



DID YOU KNOW?

Towne Family of Companies partners with our approved Appraisal Management Companies to receive a copy of the appraisal directly when you place the order with Towne Mortgage Company as the Lender on the transaction (wholesale originated transactions).

Towne Appraisal Management Companies

Company	Website address	Contact
AppraiserVendor	AppraiserVendor	888-418-2676
Equity Solutions USA	Equity Solutions	information@esusa.net
MarketValuation Services	MarketValuation Services	888-259-0988 info@mvsvc.com
Solidifi	Solidifi	866-781-0184 clientsupport@solidifi.com
Southeastern Evaluations	Southeastern Evaluation	866-538-4435
Synergy Appraisal Services Inc.	Synergy Appraisal Services	888-552-7772 inquiries@synergyappraisal.com

If you need assistance signing up with one of our approved AMCs, please contact your AE or CRR.

Appraisal Delivery to Borrower

The lender is responsible for delivering a copy of the appraisal to the borrower 3 days prior to consummation. Towne Family of Companies will deliver the appraisal to the borrower via email if they have agreed to electronic delivery of documents and an email address is provided. If there is no email provided a copy will be sent to the borrower via U.S. Mail.

Wholesale originated transactions – Towne Mortgage Company is considered the lender and is responsible for delivery of the appraisal to the borrower.

Mini-Correspondent originated transactions – The Mini-Correspondent is considered the lender and is responsible for delivery of the appraisal to the borrower.



Appraisal Ordering Process (Wholesale only)

Appraisal Ordering Process Snapshot:	
*Step 1	Wholesale client or their designated agent places order for appraisal from Towne’s AMC.
Step 2	Order fulfilled by AMC
Step 3	AMC uploads for UCDP
*Step 4	AMC emails appraisal to Towne (appraisalorders@townemortgage.com) and Wholesale client.
*Step 5	Towne receives appraisal, uploads to Wholesale Conditions, resubmits the file and delivers the appraisal to the borrower on your behalf.
*In the event you utilize our processing services, the processor assigned to your account will complete these steps on your behalf. Step 1 will only be completed by your assigned processor as authorized.	

Appraisal Ordering Process (Mini-Correspondent only)

Appraisal Ordering Process Snapshot:	
*Step 1	Mini-correspondent or their designated agent places order for appraisal from one of Towne’s approved AMC’s.
Step 2	Order fulfilled by AMC
Step 3	AMC follows procedures set forth by the mini-correspondent client.
*Step 4	Mini-correspondent client obtains UCDP and delivers to the borrower.
*Step 5	Mini-correspondent uploads Appraisal, UCDP, and evidence of delivery to the borrower to Wholesale Conditions.
Step 6	Mini-correspondent resubmits file to underwriting.
*In the event you utilize our processing services, the processor assigned to your account will complete these steps on your behalf. Step 1 will only be completed by your assigned processor as authorized.	

If you need additional training on Appraisal Ordering and Delivery, please contact your Account Executive or Client Relations Representative.

If you have a suggestion for a DYK, please let us know via email, Training@homeownersmortgage.com