

How To Complete 2nd Appraisal Task

8/15/2019



DV & Byte

- First you will need to open up the file in DV, double click the task in BYTE to open the file.

Site Navigator for Citadel Servicing Corporation (citadelservicing.docvelocity.net)

Folders My Threads Inboxes My Alerts Queues

Search All Folders Recent Folders Michelle New Submis...

1 folder matches '7119949'

Search Folders: 7119949

Folder ID	Loan Number	Borrower First Name	Borrower Last Name
FX1901585	7119949	Brian	Robertson



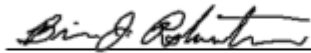
Email Confirmation & 2nd Appraisal Report

- Verify the Borrower(s) email on the Home Screen matches E-Consent in DV

E-Mail

Jan. 23, 2019

Date of Signature



Borrower Signature

Brian J. Robertson

Borrower Printed Name

brian@holacracyone.com

Borrower Email Address

- In DV, search for Appraisal. This will bring up all documents associated with the Appraisal & other documents needed

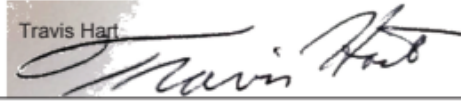
APPRAISAL			
All Documents New Submiss Hidden, Included, Missing, Non-Id Tags			
	Document Name	Comments	
38	Appraisal	1/18/19 - 1st?	29
38	Appraisal	Cond# 4420 - CORR...	31
39	Appraisal Invoice	COND 4411 - APPR...	1
39	Appraisal Invoice	COND 4411 - APPR...	1
	2nd Appraisal	1/21/19 - 2nd?	39
	2nd Appraisal	Cond# 4420 - CORR...	41
	Address Affidavit		2
	Analysis of Appraisal	Pending SrMgmt.Ap...	2
	Analysis of Appraisal	Mariko Yamabe	2
	AVM	RQ MY	5
	AVM	Redbell MY	2
	AVM	Zoning Map	1
	Signed ECOA Waiver	1/31/2019	1
	TRID Appraisal Justification	COND 4411 - 1/15/2...	4
	USPS Address Verification		1

- Select the 2nd Appraisal document, it will be highlight in Blue



2nd Appraisal Report

- In the 2nd Appraisal Report, look for the page that lists the Appraiser's Info
- You will only need the highlighted information

APPRAISER	Travis Hart
Signature	
Name	Travis Hart
Company Name	TRAVIS HART APPRAISALS
Company Address	1640 Uhland Dr Leander, TX 78641
Telephone Number	
Email Address	thartappraisals@yahoo.com
Date of Signature and Report	01/27/2019
Effective Date of Appraisal	01/21/2019
State Certification # or State License # or Other (describe)	TX 1360687
State	TX
Expiration Date of Certification or License	01/31/2020
ADDRESS OF PROPERTY APPRAISED	
502 Ledgeway St West Lake Hills, TX 78746	
APPRAISED VALUE OF SUBJECT PROPERTY \$	4,600,000
LENDER/CLIENT	
Name	AppraisalTek
Company Name	On Q Financial, Inc.
Company Address	5914 W. Courtyard Drive, #150B, Austin, TX 76161
Email Address	



ECOA Screen in BYTE

- In Byte go to the ECOA Screen & verify the following information:
 - Confirm the Value listed under Appraised Value matches the Appraised Value on the Appraisal Report. If it does match, change the Initial Valuation Used from No to Yes.
 - Under Appraisal 2, check the box. Enter the Appraisal Company Name, Effective Date, Sent Date & Method Sent
 - For the UW Decision Date, you will retrieve this from the Approval in DV or the Conditions page in BYTE. Look for Condition 4401 & the date signed off is the date we will enter in this screen (If using Approval in DV please be sure it's the most current Approval).

The screenshot displays the ECOA Screen in the BYTE system. At the top, the 'Appraised Value' is shown as 4,593,000.00. Below this, there are two dropdown menus for 'Initial Valuation Used In Underwriting' and 'Second Valuation Used In Underwriting', both currently set to 'No'. The 'Appraisal # 2' section includes a checkbox for 'Final Value Used 2' which is unchecked. The 'Appraisal Company Name 2' is 'Travis Hart Appraisals'. The 'Appraisal 2 Effective Date' is 01/21/2019, 'Appraisal 2 Underwriting Decision Date' is 02/05/2019, 'Appraisal 2 Sent Date' is 02/06/2019, and 'Appraisal 2 Method Sent' is 'Email'. The 'Valuation 2 Receipt Confirmation Date' is currently blank.

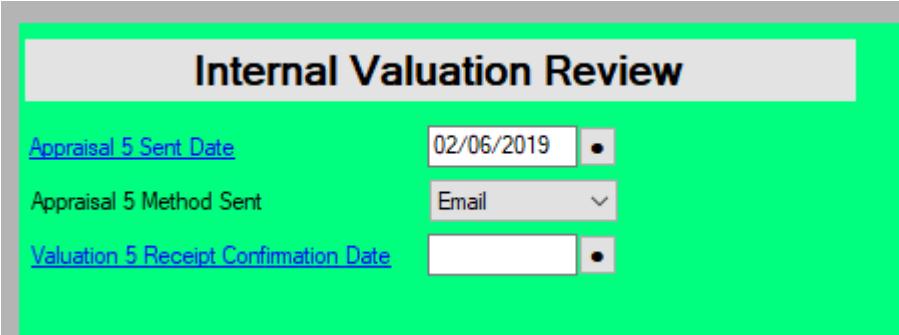
4401	PTD		Underwriter	Complete second appraisal that must be from a different appraiser and different AMC as the first appraisal.					02/05/2019	DeniseW
				**Pending review						

Analysis of Appraisal in DV & BYTE

- Next document you will need is the Analysis of Appraisal. You will need to verify that the Valuation Doc has been signed off, as long as the Value is listed & a completion date is present.

REVIEWED VALUE: 4,600,000	DATE: 02/05/2019
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- In the ECOA screen you will see a green Box to the right hand side, here you will just enter the sent date & method sent.

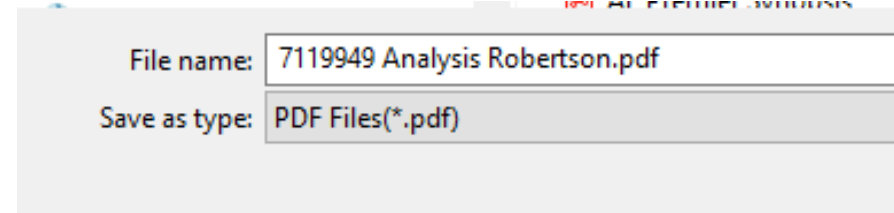


The screenshot shows a web form titled "Internal Valuation Review" with a green background. It contains three input fields, each with a blue hyperlink to its left: "Appraisal 5 Sent Date" with a date picker showing "02/06/2019", "Appraisal 5 Method Sent" with a dropdown menu showing "Email", and "Valuation 5 Receipt Confirmation Date" with an empty date picker.



Saving 2nd Appraisal & Analysis

- In DV, you will need to save both the 2nd Appraisal & Analysis to your desktop or to a folder on your desktop:
 - First, select the Document, right click & scroll down. Click on Save Document(s) as a PDF...
 - Rename the document as so:
 - Loan No., 2nd Appraisal, Borrower LN
 - The same will be done for the Analysis





File name: 7119949 Analysis Robertson.pdf

Save as type: PDF Files (*.pdf)

E-Mailing Valuation Docs

- Once all documents have been saved, you will need to draft up your email as follows:
 - The email will need to be sent from our LSU email
 - Valuation Docs will be sent to the Borrower(s), CC the TM & Broker
 - Subject Line will read:
 - 2nd Property Valuation Loan No & Borrower(s) LN
 - Make sure to input the Valuation Date (2nd Appraisal Effective Date)
 - Attach Documents needed
 - Send the email

Send	From	LSU@citadelservicing.com	
	To...	brian@holacracyone.com	
	Cc...	Barbara Szakacs; emily@emilyfranke.com; danielle.robinson@ongfinancial.com;	
	Subject	2nd Property Valuation 7119949 Robertson	
Attached		 7119949 2nd Appraisal Robertson.pdf 16 MB	 7119949 Analysis Robertson.pdf 77 KB

Thank you for submitting your loan application to Citadel Servicing Corporation ("CSC").

Federal Law requires that CSC provide you with this copy of the most recent valuation used to decision your loan application.

2nd Valuation Date: 01/21/19

Borrower, please respond letting us know that you have received this email.

If you have any questions, please contact your broker.

MMS

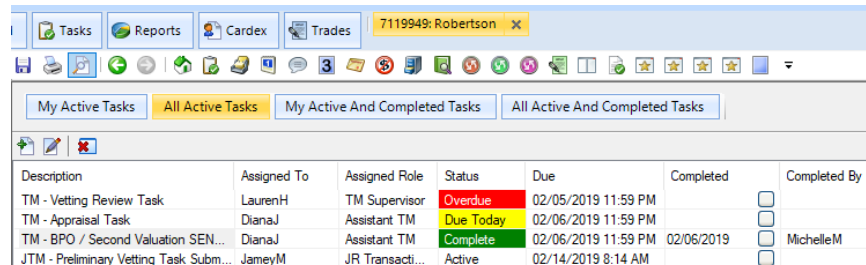


Conversation Log & Proof of Transmittal

- Notate the conversation log as follows:

02/06/2019 1:12 PM	Appraisal, 2nd Appraisal & Analysis	< Michelle Marias-Santamaria : 2/06/2019 1:12 PM PST > Emailed to borrower.
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- Complete the task, you do not need to send out the Task email to the TM as they are also receiving the Transmittal to the Borrower(s)



Description	Assigned To	Assigned Role	Status	Due	Completed	Completed By
TM - Vetting Review Task	LaurenH	TM Supervisor	Overdue	02/05/2019 11:59 PM	<input type="checkbox"/>	
TM - Appraisal Task	DianaJ	Assistant TM	Due Today	02/06/2019 11:59 PM	<input type="checkbox"/>	
TM - BPO / Second Valuation SEN...	DianaJ	Assistant TM	Complete	02/06/2019 11:59 PM	<input checked="" type="checkbox"/>	MichelleM
JTM - Preliminary Vetting Task Subm...	JameyM	JR Transacti...	Active	02/14/2019 8:14 AM	<input type="checkbox"/>	

- In your email, go to the 'Sent' & upload the email to the borrower to DV. The document will be named 'Appraisal Transmittal to Borrower' in the notes put '2nd Appraisal'

