Mercury Network is integrated directly with Mortgagebot *LOS* so you can order and manage appraisals as a part of your existing workflow. These instructions will provide step-by-step instructions for working with appraisals using this integration.
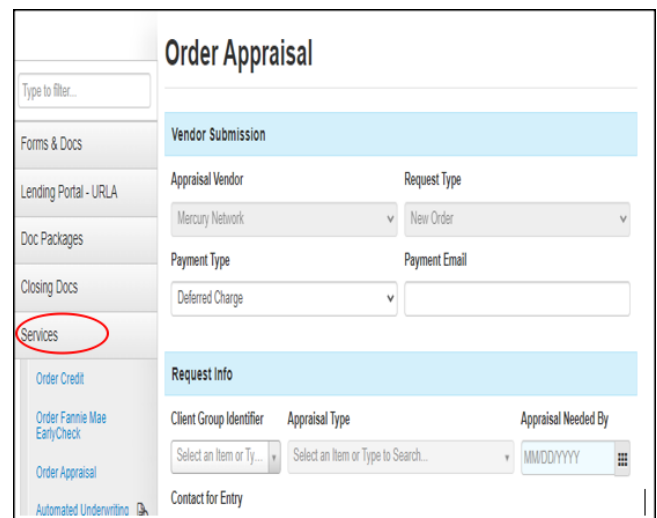
Compliance/Appraisal Order Date

The appraisal cannot be ordered until at least one Borrower signs the Creditor's Intent to Proceed unless the appraisal fee is paid by the mortgage Loan Originator, or Broker and is not imposed on, or paid directly by the consumer. The mortgage Loan Originator or Broker can pay for the appraisal prior to ITP and be reimbursed at the time of closing. FLCBank will still require an invoice indicating the Broker or Branch credit card was utilized in the transaction.

Before placing an order for an FHA appraisal, you must have received the FHA case number from FLCB and entered in the 1003 Government tab or Mortgagebot will send an error message when you try to place the order. The last 3 digits of the case number should be your ADP code.

How to place a new appraisal order to Mercury Network from Mortgagebot LOS:

1. Log into Mortgagebot LOS.
2. Create a new loan, or click on an existing loan.
3. On the Loan Details screen, click Services on the left.
4. **Click** Order Appraisal.
5. **Vendor Submission** – the order will always default to Mercury Network as the orders are placed through the integration before being sent to the appraisal vendor.
6. **Request Type** - Set to New Order because this is the first appraisal for this loan.
7. **Payment Type** - The only option to select is Deferred Charge.
8. **Payment Email:** Enter the email address for whomever will be entering the payment information. Please refer to the Payment Options document for details on how to copy the payment link from the status log if needed.
9. **Client Group Identifier** - Client group will only list the options available for your company. These should include your Company Name to be selected when ordering a Full Appraisal, Desktop Appraisals and Field Reviews to order CDA's or Field Reviews, Manufactured Home for the Manufactured Home loan program.
10. **Appraisal Type** - Use the Appraisal Type drop-down to choose the appraisal product you're ordering. The product you choose is determined by your loan program and property characteristics.
11. **Appraisal Needed By** - Select the due date you would like to receive the appraisal report (date should be selected in accordance with local market turn times). Once the order has been assigned, the Vendor will provide an estimated due date if the due date differs. The Vendor will provide an update via the Status Log.
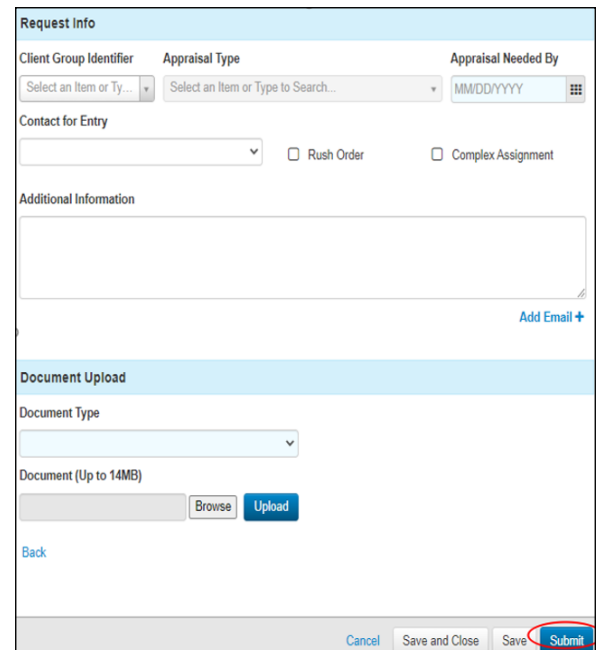
12. **Contact for Entry** - You must select "Other" to open the fields for contact information to be entered. The contact information should be for the person providing access into the property. Important: ONLY select the "Other" option if the loan is a purchase transaction. The Seller Contact Info must be completed.

13. **Email Notifications** – Click on the + icon to add the email address for anyone that should receive notifications for this appraisal order.

14. **Click Submit** at the bottom of the page to place the appraisal order and to be taken back to the Loan Details screen.

15. **Upload Documents** – <u>Go back</u> to the **Services Tab**; **Order Appraisal** Screen. Select **Update Order** in the **Request Type** dropdown and make sure the Mercury tracking number matches the current request. Select **Document Uploaded** in the Update Status dropdown. In the **Status Comments** section, <u>type</u> the **document name**. In **Document Type**, select the option that matches the document being uploaded or Other if none matches. Browse to upload the document and

    Click Submit.

✓ Place a check next to **Rush Order** if required. Note: Rush Orders will be charged **<u>additional fees</u>**. Refer to the COC policy for details.

✓ In the **Additional Information** field, supply any further instructions or comments the appraiser or appraisal desk staff should receive. If a loan product requires a second full appraisal, please place a note on the second appraisal request indicating it is a second appraisal. This will ensure that the order is assigned to a different vendor than the first appraisal by the appraisal desk staff.

Helpful Tips:

- AC Panel Appraisal requests ordered <u>before</u> 5 pm EST will be assigned out to a vendor the same day.
- On a new appraisal order, the **purchase contract (with all required signatures)** <u>will be required</u> to be uploaded on the Order Appraisal Screen as instructed above. The appraisal desk staff will not be able to upload.
- If the document uploaded is more than 14 MB, you will receive a <u>red</u> error message next to the browse field. You will need to resave the document as a reduced size pdf.
- Before placing an order for an FHA appraisal, you must have received the FHA case number from FLCBank and entered in the 1003 Government tab or Mortgagebot will send an error message when you try to place the order. The last 3 digits of the case number should be your ADP code.
- On an **appraisal review order,** the original appraisal is **<u>required</u>** to be uploaded to the Order Appraisal Screen as instructed above. The appraisal desk staff will not be able to upload.
- Failure to provide required documentation **will result in a delay of the order**.
- **All appraisal revisions** will be placed by FLCBank Underwriter or Processor.

Check the Status of an Appraisal Order

1. In the Loan Pipeline, click the intended loan to see the **Loan Details** page.

2. Click **Services** on the left, then click **Order Appraisal**.

3. On the right, you'll see an overview of the order status.

4. Below, in the **Vendor Submission** section, you'll find the **Status Log**. Click **Show** to see the details of every event in the appraisal order's history.

5. You may notice an icon on the right of the **Order Appraisal** menu item. This icon gives you an idea of the order's status at a glance.

6. Within a few minutes after the appraisal order is accepted by the vendor, a payment link will be sent. Please refer to the attached **Payment Options document for additional details regarding payment options**.
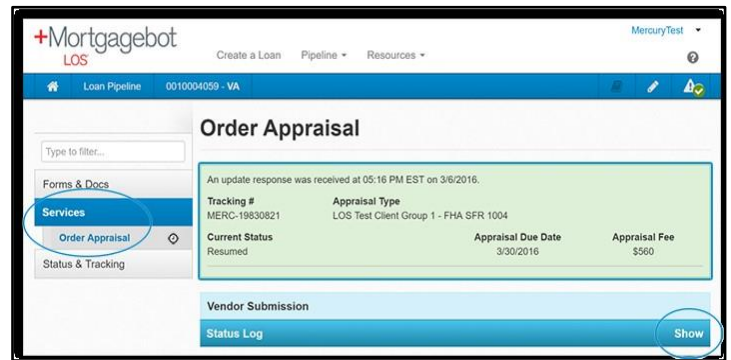
The order is in progress, with no further status updates.

There are documents available to view. Click this icon to view the documents once you receive the completed email notification.

The appraisal status needs to be checked because there is an error.
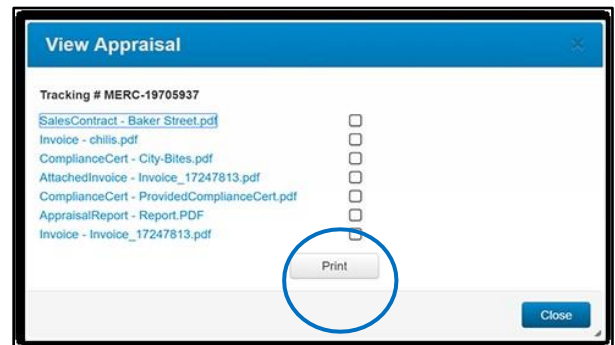
Update the Status of an Appraisal Order

1. In the **Loan Pipeline**, click the intended loan to see the **Loan Details** page.

2. Click **Services** on the left, then click **Order Appraisal**.

3. On the right in the **Status Log** section, the **Appraisal Vendor** field will already be set to **Mercury Network**.

4. If you want to update the status of the order, use the **Request Type** drop-down to select **Update Order**.

5. The **Tracking #** field will be populated with the tracking number for the appraisal order you previously placed. If this order had more than one appraisal order, you could use this drop-down to select any of these appraisal orders to update that order's status.

6. Below, in the **Request Info** section, use the **Update Status** drop-down to select the new status you want to apply to the order. (Example of common statuses are **Message, On Hold, Cancelled**.....)

7. Use the **Status Comments** field to add any further information to the new status.

8. Click **Submit** at the lower-right to apply the status to the order. When you do, you'll be returned to the **Loan Details** screen.
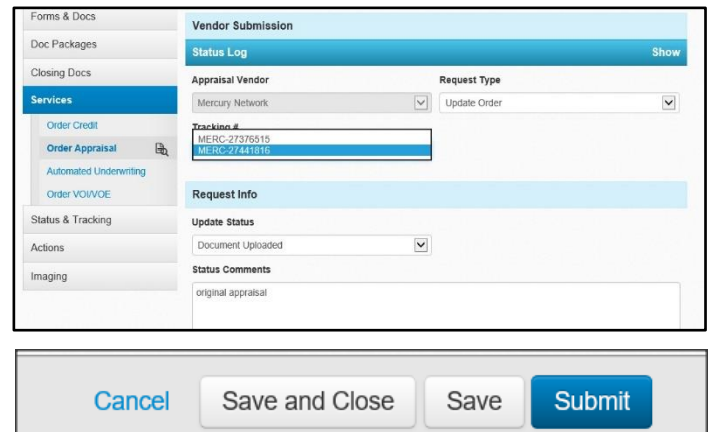
How to View Appraisals Document in Mortgagebot LOS:

1. In the **Loan Pipeline**, click the intended loan to see the Loan Details page.

2. Click **Services** on the left.

3. Once you receive the completed notification, your documents can be viewed by selecting the **View Documents** icon next to **Order Appraisal**. Click it to display the list of documents. The appraisal and invoice are included as attachments to the completed email notification but you will need to access your SSR's from the order in Mortgagebot.

4. Click any document in the list to view it. Alternatively, place a check next to any item(s) and click **Print** to send the documents to your printer and/or save to your computer.

5. **New Process:** Florida Capital will retrieve and upload the images to image flow upon receipt of the completed email notification.

Order a Second Appraisal for a Loan

In the **Loan Pipeline**, click the intended loan to see the Loan Details page.

1. Click **Services** on the left.

2. Click **Order Appraisal**.

3. On the right, make sure the **Request Type** field is set to **New Order**.

4. Select the **Payment Type** for this appraisal order.

5. **Request Info** section, enter the order details as you would for any new order. Refer to the steps above.

6. Click **Submit** to send the appraisal order. When you do, you'll be returned to the Loan Details screen.

[Click Here to Watch the Training Webinar](#)

Contact Information

For assistance with appraisal order requests, appraisal follow-up, escalated issues, please contact the appraisal desk for the fastest assistance:

Appraisal Desk Email: appraisaldesk@flcb.com
Appraisal Desk Phone Number: 904-245-7138 or 866-295-0014, Ext. 1005

Katrina Davis
Appraiser Vendor Manager

Chareen Strantz
Appraisal Specialist