

Automated Borrower Payment: Within a few minutes after the appraisal order is accepted by the vendor, a payment link will be sent to the email address entered on the appraisal order in Mortgagebot.

Important: The appraisal fee will populate from the AMC Pricing/FLC Bank AC Panel Pricing Schedule posted to the Resource Center. The LO must utilize the appropriate Pricing for the Loan Estimate in advance of placing appraisal orders. Reminder to review the Pricing for add on fees, for example complexities and/or rush fees as these fees are not included.

Borrower Card Payment (2 payment options)

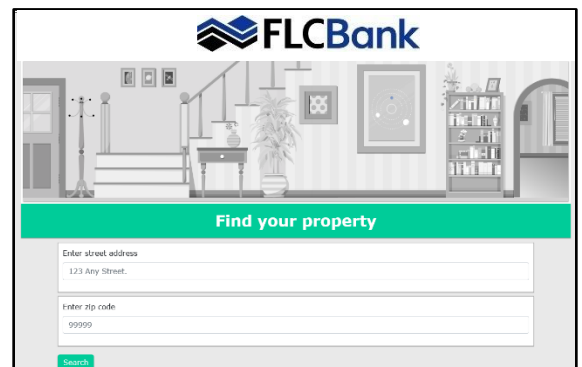
1. Payment link sent to the email entered in the **Payment Email** field entered on the appraisal order in Mortgagebot. *(automated process)*
2. LO/Processor copies the payment link from the Status Log from the order Appraisal Screen into a web browser. **Refer to page # 2 for an example.**
 - Once the payment screen launches you will be required to enter the property address then click submit
 - The credit card section will open; enter the **company** credit card information then click submit

Once payment information has been entered, no one can enter additional credit card information even if they try to access the link. This is to avoid duplicate charges.

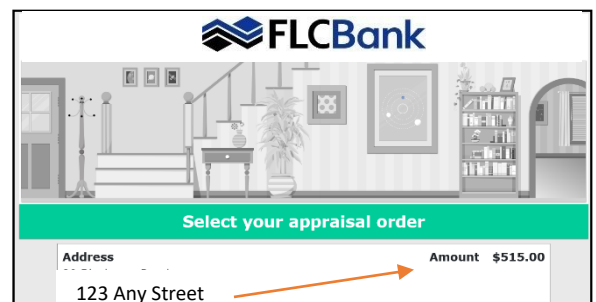
Important: If the payment has not been received within 24 hours then the order will be placed on hold. An email notification for 'Hold' will be sent and the Status Log on the Order Appraisal Screen will reflect a status of 'Hold'. **Failure to pay promptly will result in either a delayed delivery date or cancellation of the order if not paid within 7 calendar days.**

Refer to page # 3 for an example.

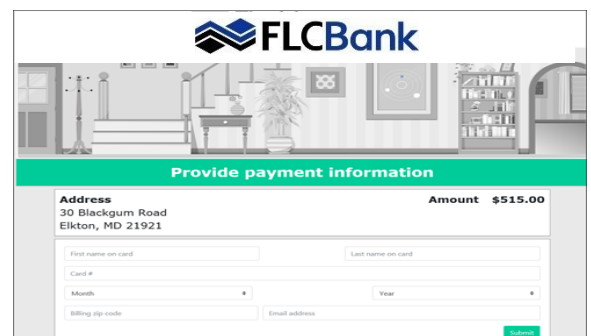
Enter address and click search; then the following will appear



Click on the Amount Due to open the credit card fields; then the following will appear



Click on the Amount Due to open the credit card fields; then the following will appear



Enter the credit card information; click submit



Once the payment link has been sent, a message like the one below will be placed in the Status Log of the appraisal order.

01/10/2019 08:04 PM	From	Unknown	Make a payment link sent to ycastellanos@flcb.com
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Example: If copying the payment link; only copy the following in the web browser
<https://FloridaCapitalBankNA.vmpclient.com/MakeAPayment/search?lid=27375633>target=



Once the order has been paid, another message indicating “Payment Processed” confirming payment similar to the one shown below:

01/10/2019 04:20 PM	From	Payment Processed	Amount: 505 Card Holder Name: Deborah Green Card Holder Zip Code: 32082
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If the payment link has not completed within 24 hours, a note will be placed to the requestor advising that the order is being placed on hold until payment has been entered similar to the message shown below:

03/01/2019 05:20 PM	From	On Hold	This order is being placed on hold as payment has not been made. We will release the hold once we receive payment. Thank you!
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Important: The order will remain on hold until payment is entered.

If additional cost factors arise after payment has been processed then another payment link will be released to the same email address from the first payment link.

3/1/2019 3:50 PM	From	On Hold	Order is being placed on hold pending payment of a complexity fee
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Important: The order will remain on hold until payment is entered.

Invoice for payment: Once the payment has been processed as indicated above you will be notified via a message. The invoice for payment will be returned to Mortgagebot with the appraisal documentation once the status is completed.

A sample of the payment link that is sent to the borrower is below:

When the borrower receives directly, they receive a document and will click on the “Pay Now” to launch the credit card window; they will simply enter the credit card information.



Pay for your appraisal

Dear **Borrower Name**,

Thank you for choosing **Client Company Name** in association with Florida Capital Bank, N.A. for your mortgage financing needs. As part of the loan process an appraisal of your property located at: **Property Address** must be completed.

To complete this important step, please click the Provide Payment Information button to securely pay for your appraisal via Credit Card. Click the circle next to our address and hit submit - this will open the page for you to enter your credit card. Please submit this information promptly as the appraiser will not schedule inspection until payment has been made. Once your appraisal has been paid for, an appraiser will be contacted and he/she will contact you or your representative directly to schedule an appraisal appointment.

PLEASE NOTE: You will see either Florida Capital Bank or the name of the AMC assigned to your order on your credit card statement.

By entering payment information, you are authorizing payment of the appraisal for use in underwriting loan **#XXXXXXXXX**. Payment for your appraisal is not contingent on the appraised value of the subject property, nor does it guarantee approval of your loan.

If you cancel the order, a cancellation fee will be due. Cancelling the appraisal request after the appraiser performs the inspection will result in higher cancellation fee.

You are entitled by law to receive a copy of the appraisal report regardless of your loans approval or denial upon your request.

If you have any questions regarding your appraisal payment or how to cancel your order, please contact your **Loan Officer at Client Company Name** at the number they provided you.

Pay Now

Regards,
Client Company Name