

Purpose: The Appraisal Desk Frequently Asked Questions (FAQ) resource provides clarification and guidance on Orion Lending's appraisal process. Learn more about how the Orion Appraisal Desk Team and resources support Orion's broker partners!

Audience: Brokers

Question: Can the Appraisal Desk place orders on behalf of the broker?

Answer: No. The Appraisal Desk is not authorized to order appraisals on behalf of the broker.

Question: Does the Appraisal Desk shop for Appraisal Management Company (AMC) rates?

Answer: No. The Appraisal Desk does not shop for AMC rates. Orion's AMC fee schedules are posted on the [Orion Lending website](#).

Question: How does a broker receive credentials to Mercury Network?

Answer: Brokers have access to create their own credentials in Mercury Network through the following link: <https://orionlending.vmpclient.com>.

Question: How does a broker review their orders and receive updates?

Answer: Once the broker has access to Mercury Network, the broker can order and view the appraisal. Mercury automatically emails appraisal updates to the broker.

Question: How is an Appraisal Revision ordered?

Answer: All revision requests for orders placed via Mercury are completed by the Appraisal Desk based on the Underwriting Conditions and documentation provided in the loan file.

Question: How is a Reconsideration of Value (ROV) submitted?

Answer: Locate the [Appraisal Reconsideration of Value \(ROV\)](#) form on the Orion Lending website. Submit Rebuttal forms to the ROV Escalation Desk at ROV@orionlending.com. A Collateral Underwriter reviews the ROV form prior to submission of the request to the AMC/appraiser.

Question: How is the VA Tidewater process handled? **Note:** Tidewater is used when the value is lower than the purchase price.

Answer: **Process Order:**

1. Appraiser contacts Orion Lending due to being the primary contact on the *VA Request for Determination of Value* (Form 26-1805).
 2. Orion escalates to the Broker, and the Broker has 48 business hours to provide required documentation.
 3. If documentation is not received within 24 hours, then Orion follows up with the Broker.
 - a. If documents are provided, Orion emails them to the Appraiser and uploads them into the VA Portal.
 - b. If documents are not provided, Orion closes the open ticket and updates the loan file.
 - c. Appraisers may request additional documentation.
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Question: How are appraisals transferred from another lender to Orion Lending?

Answer: Please reference the [Appraisal Transfers – Minimum Documents Required](#) broker resource for information on required documents for transferring appraisals into Orion Lending. The broker must request any Underwriter-required revisions from the original AMC. **Note:** If the appraiser refuses to make revisions and corrections, a new appraisal order through Orion Lending's Mercury Network portal is required.

For VA appraisals transferred to Orion, proof of payment is required to accept the appraisal. If payment is still due to the VA Lender Appraisal Processing Program

(LAPP)/appraiser, these payments may be made by accessing the [Appraisal](#) page in STAR and selecting [Order through our secure online payment form](#).

Department of Veteran Affairs

Orion Lending has partnered with authorize.net to better serve our Veteran borrowers and prevent delays in appraisal ordering. To order VA Appraisal please follow these steps:

- 1 Confirm appraisal cost on the [Appraisal Fee Schedule](#).
- 2 Order through our [secure online payment form](#).



APPRAISAL DESK FAQ

Question: How are Conventional Submission Summary Reports (SSRs) ordered?

Answer: Conventional SSRs are obtained through Orion's Mercury Network portal or directly through the Uniform Collateral Data Portal (UCDP) when the appraisal XML is received.

Question: How is an appraisal transferred to another lender?

Answer: The broker must submit the following information to appraisals@orionlending.com to complete the transfer:

- Lender's Name
 - Contact Email Address
 - Orion Loan Number
 - Name of the Contact
 - Contact Phone Number
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Question: What information is required for a Federal Housing Administration (FHA) Case Number transfer?

Answer: Orion requires the Borrower Name, Address, New Lender Name, New Lender FHA ID Number, and New Lender Email Address to complete an FHA Case Number Transfer.

Question: How is an FHA Case Number requested?

Answer: Brokers can request an FHA Case Number via the STAR Portal or at caserequests@orionlending.com. The broker must include a fully executed *URLA 1003* and *92900-A* form. The broker must also provide a previous FHA Case Number (for FHA-to-FHA refinances) and any Condo ID/Condo Complex Name (if the property is in a condo project) to avoid delays, when applicable.

Question: What are the requirements for ordering an appraisal on an FHA loan?

Answer: An appraisal ordered on an FHA loan must include the current FHA Case Number assigned to the property/borrower.

Ordering an appraisal without a correct case number can result in voiding the appraisal report and having to pay for/order a brand-new appraisal.



APPRAISAL DESK FAQ

Question: What are the requirements when requesting a Single Unit Condo Approval?

Answer: Brokers must complete the [*FHA 9991 Single Unit Approval Form*](#) (Sections 1 – 3a), and provide a fully completed initial *URLA 1003, 92900-A form*, and *AUS Approved/Eligible or Accept/Eligible Findings*.

Note: Once the case number is ordered, allow up to three business days to receive the case number. If FHA determines the FHA concentration is unacceptable, a case number is not assigned, rendering the project ineligible.

Question: What if the broker's Employer Identification Number (EIN) is not valid through the Department of Housing and Urban Development (HUD)?

Answer: The broker emails HUD at answers@hud.gov or calls (800) 225-5342.

Question: How is a Certificate of Eligibility (COE) ordered?

Answer: The Loan Setup Team makes the initial request for the *COE* through the Department of Veterans Affairs (VA) Portal. If the *COE* is not issued, additional documentation is required, including a *DD214* or *Statement of Service*.

Underwriting will complete subsequent requests with additional documentation provided. The VA may take up to 5 or more business days to process COE requests.

Question: How is a VA Revision ordered?

Answer: The Staff Appraisal Reviewer (SAR) requests a VA Revision directly from the appraiser via WebLGY.

