



## APPRAISAL ORDERING & TRANSFERRING PROCESS

Appraisals ordered within the ARDRI Hub are sent a payment link to the borrower (or specified individual). Payment must be received by the borrower prior to scheduling an appraisal appointment.

- **TRID Loans (Consumer Purpose & Standalone Second Non-Prime Programs)**: Payment link is sent to the Borrower(s) AFTER Intent to Proceed and Signed Disclosures are received by ARDRI.
- **Non-TRID Loans (Business Purpose & Standalone Second Business Purpose Programs)**: Payment link is sent to the Borrower(s) at the time Conditional Approval is issued.

Below is a list of approved Appraisal Management Companies “AMC” that ARDRI utilizes to manage the appraisal process to ensure compliance with regulations and maintain independence between ARDRI and appraisers:

- ACT Appraisal
- Appraisal Nation
- Nationwide Property & Appraisal Services
- PropertyRate

If transferring an appraisal to ARDRI and at ARDRI’s discretion, the appraisal must come from another lender but does not need to be transferred into ARDRI’s name if the following items are received.

- Full Appraisal with color photos and all pages.
- XML version of Appraisal
- Appraisal Invoice
- AirCert Compliance letter that the Borrower received from the Lender/AMC when the appraisal was delivered.

Please contact your Account Executive if you have any questions regarding the appraisal ordering and appraisal transferring process.