



ORDERING APPRAISAL CONDITIONS, REBUTTALS AND REINSPECTIONS WORKFLOW

NEW APPRAISAL REQUESTS

All new appraisal requests must be placed through the PCM Appraisal Ordering System. Refer to SharePoint for further information (Underwriting page > Appraisal Information).

CONDITIONS

- Conditions are (but not limited to): Corrections to address, zip code, APN, spelling/numerical typos, adding additional comparables, listing or pending sales, changes to sales price or seller concessions, specific verbiage required by the loan program, etc
- Requests for Conditions must be emailed to: appraisalorders@pcmloan.com
- The Subject line should include:
 - The Borrower's Name
 - PCM Loan Number
 - Subject Property Address
- The body of the email must include the type of request and any important details
- It is important that the requestor provide us with all supporting documentation as applicable to the request (prelim, contract addendum, etc.).
- Condition turn times are generally 24-48 business hours.
- Request Response:
 - The PCM Appraisal Department will copy the requestor and all other parties from the request when the PCM Appraisal Department emails the request to the AMC for processing. Once the AMC notifies the Appraisal Department that the request has been completed, the Appraisal Department will notify all parties from the original request via email that it is completed and available for them to download from the PCM Appraisal website.

REBUTTALS

- Rebuttals are requests for the appraiser to review and rebut a LARA, Desk Review or Field Review.
- Requests for Rebuttals must be emailed to: appraisalorders@pcmloan.com
- The Subject line should include:
 - The Borrower's Name
 - PCM Loan Number
 - Subject Property Address
- The body of the email must include the type of request and any important details

- It is important that the requestor provide us with any supporting documentation as applicable to the request (complete copy/all pages or the LARA, desk or field review).
- Rebuttal turn times are generally 24-48 business hours.
- Request Response:
 - The PCM Appraisal Department will copy the requestor and all other parties from the request when the PCM Appraisal Department emails the request to the AMC for processing. Once the AMC notifies the Appraisal Department that the request has been completed, the Appraisal Department will notify all parties from the original request via email that it is completed and available for them to download from the PCM Appraisal website.

1004D / CIR / 442

- These types of requests are to have the appraiser re-inspect the subject property to confirm that repairs have been completed, utilities are on and functioning, etc. They can also be a request to complete a re-certification of value.
- Requests for 1004Ds, CIRs and 442s must be emailed to: appraisalorders@pcmloan.com
- The Subject line should include:
 - The Borrower's Name
 - PCM Loan Number
 - Subject Property Address
- The body of the email must include the type of request and any important details
- Request must include verbal authorization for the AMC to charge the credit card on file for the re-inspection or an alternate credit card for payment should be provided
- It is important that the requestor provide us with any supporting documentation as applicable
- 1004D, CIR and 442 turn times can be up to 72 business hours depending on the appraiser's ability to gain access to the property to re-inspect.
- Request Response:
 - The PCM Appraisal Department will copy the requestor and all other parties from the request when the PCM Appraisal Department emails the request to the AMC for processing. Once the AMC notifies the Appraisal Department that the request has been completed, the Appraisal Department will notify all parties from the original request via email that it is completed and available for them to download from the PCM Appraisal website.

Note: Please use the "Communications" tab in the PCM Appraisal website to request/receive scheduling information, status updates and respond to AMC requests for documentation and additional information.