

VA Appraisal Ordering Process – Wholesale

When the Broker places the VA appraisal order on the VA Loan Guaranty (LGY) Hub, the Broker must first establish a loan with Home Mortgage Alliance Corp (HMAC) and include the FGMC loan number with the appraisal order request in WebLGY. The order must also include HMAC’s VA Lender ID (9080910000) and the email address of info@jetmortgage.com. It is the Broker’s responsibility to pay the appraisal fee once the appraisal is completed.

Step	Action
1	Client to create a loan number in MeridianLink by uploading a 3.4 file.
2	If necessary, obtain user ID and password for VA Loan Guaranty (LGY) Hub at https://lgy.va.gov/lgyhub/ .
3	Refer to the VA Lender’s Handbook to ensure the property is eligible for an appraisal. Contact the Regional Loan Center (RLC) with questions regarding property eligibility, or if the property is not eligible, but is already the security for a VA loan.
4	Request the Certificate of Eligibility (COE) prior to ordering the appraisal.
5	Broker to order the appraisal following the instructions in WebLGY through the VA Loan Guaranty (LGY) Hub. <ul style="list-style-type: none"> • Log in and select WebLGY > Request Appraisal > Select Appraisal Type: IND – Individual NOV • Enter Home Mortgage Alliance Corp (HMAC) VA Lender ID: 9080910000 • In the event an appraisal was completed with a prior lender, the Wholesale broker must contact the appropriate VA Regional Office and request the appraisal be transferred to HMAC Sponsor Identification Number 9080910000. The broker must inform HMAC if the previous lender paid the appraiser invoice and if the borrower reimbursed that lender for the appraisal fee. This information is mandatory to ensure payment information is recorded accurately in the Loan Origination System.
6	Enter all requested information to generate VA Form 26-1805-1, VA Request for Determination of Reasonable Value. <ul style="list-style-type: none"> • Include info@jetmortgage.com. in the contact email address to ensure that Home Mortgage Alliance Corporation (HMAC) is notified when the appraisal has been ordered and completed, which will facilitate a timely Notice of Value (NOV) issuance. • The VA Form (26-1805-1) must have the Client listed as the Originating Lender and Home Mortgage Alliance Corp (HMAC) listed as the Sponsor. • Ensure that the Point of Contact (POC) information is accurate, and that the POC can provide access to the property for the appraiser. • Include the HMAC loan number (Institution Case Number) with the request.

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	<ul style="list-style-type: none"> • Provide a complete legal description of the property. If the legal description is too long for the legal description block on the appraisal request, upload a copy of the complete legal description into WebLGY on the same day the assignment is made. • For purchase transactions, upload a copy of the sales contract, VA Escape Clause and any construction exhibits into WebLGY on the same day the assignment is made. Refer to VA Handbook for format requirements.
7	<p>WebLGY will:</p> <ul style="list-style-type: none"> • Assign a case number • Assign an appraiser • Generate a completed VA Form 26-1805-1, VA Request for Determination of Reasonable Value • Email the assignment to the VA-assigned appraiser <p>Note: <i>In most cases, the appraisal will be assigned instantly. If an appraiser is not assigned by WebLGY, notify the RLC of jurisdiction. Requester must not re-enter the information, as a duplicate appraisal request will be generated</i></p>
8	<p>Broker to email Home Mortgage Alliance Corp (HMAC) at appraisals@unitemtg.com once the appraisal order has been placed via the VA Loan Guaranty (LGY) Hub and include the following information:</p> <ul style="list-style-type: none"> • HMAC Loan Number • VA Case Number (Loan Identification Number) • Attached printout of VA Form 26-1805-1 (VA Request for Determination of Reasonable Value)
9	<p>Submit your loan to HMAC</p>

Appraisal Timeliness

- From the date of the appraisal order, the VA Appraiser has up to two (2) business days of receiving the assignment to schedule an appointment and will document the activity in WebLGY.
- Refer to [VA Appraisal Fee Schedules and Timeliness Requirements](#) for timeliness details, which vary by state and/or county.
- The SAR has up to five (5) business days from the date the completed appraisal is uploaded into WebLGY to issue the Notice of Value (NOV).
- VA does not allow any rush order requests; the client should expect the appraisal to be completed within the turnaround time detailed in the [VA Appraisal Fee Schedules and Timeliness Requirements](#).
- Only the SAR may contact the appraiser and request corrections.

Appraisal Transfers

Refer to [Chapter 10](#) of the VA Handbook for appraisal transfer requirements.

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