



VA Appraisal Ordering & NOV

When ordering a VA appraisal through the WEBIgy portal and using FSB as your sponsor, please be aware of the following:

- 1) Always order your appraisal as LAPP. This will allow FSB to complete the NOV in house. This will allow for quicker turn time on this since we do not have to wait for VA to complete.
- 2) We will be the sponsoring Lender. Please enter in our VA ID as such.

Our VA ID is: 7095710000

When the appraisal is in the portal and ready for us, these are the steps that will be followed to issue the NOV:

The FSB VA Appraisal Team will review the VA Portal for completed appraisals on Tuesday & Thursday each week. Loans are assigned to the underwriters to review within 5 business days per the criteria set by VA.

Initial Review of Appraisal

- 1) Underwriter sends appraisal and VA NOV to vaappraisals@flanaganstatebank.com
- 2) Jr UW will upload appraisal and VA NOV to the file. This person will also email the Loan Officer on the file to advise them the appraisal and NOV are available.
- 3) The Appraisal Department will send appraisal to the borrower and upload the Proof of Delivery (POD). If an email is not available in Mortgagebot, the appraisal will be sent to the Loan Officer and the file will require proof of delivery form the Loan Officer.

If Corrections are needed to the appraisal prior to issuing the NOV

- 1) The Underwriter will send an email to the appraiser requesting the corrections needed
- 2) The Underwriter will copy/paste their email request into the notes section and includes the LO for notification that a note has been added to the file.
- 3) When the Underwriter receives the corrected appraisal, they will review and issue the NOV
- 4) Underwriter sends appraisal and VA NOV to vaappraisals@flanaganstatebank.com
- 5) Jr UW will upload appraisal and VA NOV to the file. This person will also email the Loan Officer on the file to advise them the appraisal and NOV are available.
- 6) The Appraisal Department will send appraisal to the borrower and upload the Proof of Delivery (POD). If an email is not available in Mortgagebot, the appraisal will be sent to the Loan Officer and the file will require proof of delivery form the Loan Officer.

For assistance with status of the NOV, please contact mtgsupportcenter@flanaganstatebank.com.