LENDERMAC

Appraisal Transfer Job Aid

LenderMac LLC ("LenderMac") may accept appraisal transfers directly from the financial institution that originally ordered the appraisal (the "Original Transferring Lender") with an accompanying Appraisal Transfer Letter. All appraisals must comply with the Home Valuation Code of Conduct (HVCC) and Appraisal Independence Requirements (AIR). Transferred appraisal must be completed by an appraiser that is not on any LenderMac's ineligible list or Agency exclusionary list.

Appraisal Transfer Documentations and Requirements

- ☐ A fully executed Appraisal Transfer Letter LenderMac LLC (compliant with HVCC and AIR)
- ☐ Original appraisal report (PDF & XML format) sent directly from transferring lender to LenderMac
- ☐ SSR Reports (FNMA/FHLMC)
- ☐ Invoice submitted to the original transferring lender
- ☐ Proof of Delivery to the borrower

For complete details, please see our Appraisal Transfer Policy available under "General Forms" on our website.

How to Transfer an Appraisal "TO" LenderMac

Step 1: Have the Original Transferring Lender email all required documents to: appraisal@lendermac.com.

Step 2: If the loan with the Original Lender is in "Approved with Conditions" or "Suspended" status, it must first be withdrawn, cancelled, or denied before the appraisal can be transferred.

Step 3: Upon receipt of the required documents from the original transferring lender, LenderMac's Appraisal Team will review the documents to ensure all documents meet our Appraisal Transfer Policy and the appraisal will be queued for Underwriting review.

For Revision(s): Any corrections that are required by the Underwriter are to be requested by the Broker through the original AMC. The revised documents must be emailed to appraisal@lendermac.com directly from the original AMC (Any revised appraisal documents submitted directly to underwriting will not be reviewed). If the AMC/Appraiser is unable or unwilling to make the requested corrections, the transferred appraisal will be rejected and a new appraisal following LenderMac standard appraisal ordering process will be required.

Appraisal Transfer "FROM" LenderMac to Another Lender

Step 1: Submit a written request to appraisal@lendermac.com, including:

- Requesting Lender's name, e-mail address, phone number, and complete physical address
- Borrower's full name
- LenderMac Loan Number
- Property Address
- A detailed explanation for the appraisal transfer request

Step 2: The loan status with LenderMac must be withdrawn, cancelled, or denied prior to the appraisal transfer

Step 3: Upon receipt of the request and the loan file has been dispositioned, the Appraisal Transfer Letter and Acknowledgement Letter will be sent out to the requesting lender.

For questions or assistance, please contact us at appraisal@lendermac.com.

EQUAL HOUSING LENDER

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