

# Appraisal Delivery Chart

Every borrower must receive a copy of all valuations & revisions prior to loan documents. There is also a three day waiting period **after receipt** of all valuations. The borrower has the option of waiving this waiting period **unless** the transaction is a HPML loan. Waiver must be received prior to Doc Order.

E-mail: Borrower **must** consent to do business electronically prior to sending the appraisal. Valuations cannot be sent via e-mail. They must be sent in compliance with the E-sign act.

## Electronic Delivery Without Waiver & Borrower Has NOT Acknowledged Receipt

### Worst case scenario

Date Appraisal sent to borrowers electronically	Delivery Date in Encompass in Appraisal Screen	Date Loan Documents Can be Drawn
Monday	Thursday	Monday – following week
Tuesday	Friday	Tuesday – following week
Wednesday	Saturday	Wednesday – following week
Thursday	Monday	Thursday – following week
Friday	Tuesday	Friday – following week
Saturday	Wednesday	Saturday – following week

## Electronic Delivery Without Waiver & Acknowledged Receipt

Appraisal Acknowledged by borrowers electronically	Delivery Date in Encompass in Appraisal Screen Acknowledged	Date Loan Documents Can be Drawn
Monday	Monday	Thursday
Tuesday	Tuesday	Friday
Wednesday	Wednesday	Saturday
Thursday	Thursday	Monday
Friday	Friday	Tuesday
Saturday	Saturday	Wednesday

## Electronic Delivery With Waiver & Borrower Has NOT Acknowledged Receipt

### Worst case scenario

Date Appraisal sent to borrowers electronically	Delivery Date in Encompass in Appraisal Screen	Date Loan Documents Can be Drawn
Monday	Thursday	Thursday
Tuesday	Friday	Friday
Wednesday	Saturday	Saturday
Thursday	Monday	Monday
Friday	Tuesday	Tuesday
Saturday	Wednesday	Wednesday

## Electronic Delivery With Waiver and Acknowledgement

Appraisal Acknowledged by borrowers electronically	Delivery Date in Encompass in Appraisal Screen	Date Loan Documents Can be Drawn
Monday	Date Acknowledged	Date Acknowledged
Tuesday	Date Acknowledged	Date Acknowledged
Wednesday	Date Acknowledged	Date Acknowledged
Thursday	Date Acknowledged	Date Acknowledged
Friday	Date Acknowledged	Date Acknowledged
Saturday	Date Acknowledged	Date Acknowledged

## US Mailed Without Waiver

Date Appraisal Mailed	Delivery Date in Encompass in Appraisal Screen	Date Loan Documents Can be Drawn
Monday	Thursday	Monday – following week
Tuesday	Friday	Tuesday – following week
Wednesday	Saturday	Wednesday – following week
Thursday	Monday	Thursday – following week
Friday	Tuesday	Friday – following week
Saturday	Wednesday	Saturday – following week

## Mailed with Waiver

Date Appraisal Mailed	Delivery Date in Encompass in Appraisal Screen	Date Loan Documents Can be Drawn
Monday	Thursday	Thursday
Tuesday	Friday	Friday
Wednesday	Saturday	Saturday
Thursday	Monday	Monday
Friday	Tuesday	Tuesday
Saturday	Wednesday	Wednesday

Sundays and Federal Holidays are not counted in the timeline. This chart assumes a normal week with no holidays. If Appraisal sent to borrowers electronically .The earlier of the date downloaded by borrowers or 3 days from electronic sent date will be used.