

## Portable Appraisal Guidelines

Kinecta does not accept an appraisal from an appraiser engaged by the borrower or an agent of the borrower, even if the appraiser is on Kinecta's Approved Appraiser List.

Please:

1. Request the following from the **ORIGINATING LENDER:**
  - Portable appraisal (in both PDF and XML format). If the XML file is not available, the originating lender must provide the original Submission Summary Reports (SSRs).
  - Transfer letter (must specifically state that the appraisal is being transferred to Kinecta).
  - AIR letter.
2. Attach the portable appraisal, transfer letter, and AIR letter to an email request addressed to [wholesaleappraisals@kinecta.org](mailto:wholesaleappraisals@kinecta.org). The subject line should read "Portable appraisal request for (applicant name, loan number, property address)."

All portable appraisals are subject to review by Kinecta Appraisal Department reviewers. The Appraisal Department reviewer may require corrections or conditions, and may reject the portable appraisal if the value cannot be supported or if property is not eligible for financing with Kinecta.