



HELOC Ordering Guide through



Updated 8.2025

Ordering HVE (Home Value Explorer)

The HVE or AVM (Automated Valuation Model) serves as a desktop appraisal, replacing the need for a traditional appraisal. If the HVE indicates insufficient equity to proceed with a HELOC and the member requests that we order a full appraisal, the cost will be the member's responsibility. The appraisal fee must be collected before ordering the full appraisal.

- Log in to Coviance
- Click on Files in the upper left corner (This will bring up your HELOC files keyed in Coviance)
- Click on Create New File in the upper right corner

coviance™

Files

Orders

Resources ▾

Help

Lindsay Kiernan ▾

Lindsay's dashboard

Pending files

Me	20 / \$0.00
Group	556 / \$4,054,100.00

SEE FILES LIST →

Files closed this month

Me	0 / \$0.00
Group	7 / \$440,000.00

Files closed this year

Me	7 / \$0.00
Group	66 / \$275,000.00

Orders

Working	0
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SEE ORDERS LIST →

My Recent Files

Date	File#	Borrower	Loan Type	Loan	Orders	Status
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coviance™

Files

Orders

Resources ▾

Help

Lindsay Kiernan ▾

Search

X

Search

☒ My Files ☐ Group Files

Create New File

Pending Files

Closed Files

Lender T/D

Brwr T/D

All Files

Results Per Page 20

File #	Orders	Loan #	Subject Property	City	State	Borrower	User	Status
2207265998			1234 Apple Street	Boise	ID	John Smith	Lindsay Kiernan	Pending
2207261083			6543 Juniper Lane	Meridian	ID	Mary Davis	Lindsay Kiernan	Pending

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1234567

Next Page →

File Type

- Under File Type, select either Home Equity- 1st Lien (if in first lienholder position) or Home Equity- Subordinate Lien (if in second lienholder position)

Subject Property

- Fill in address (Make sure the address is correct as it will autocomplete)

Create a new file

File Type

File Type *
Home Equity - Sub... ▼

Connect your system with Coviance to make data transfer easy.

SUBJECT PROPERTY

BORROWER

CO-BORROWER

LOAN INFO

Street *
1230 E Overland Rd

City *
Meridian

State *
Id... ▼

Zip *
83642

County *
Ada County

Parcel ID

Please Note:

The address autocomplete feature is for suggestions only. Please verify the address is correct before continuing.

We recommend the address inputted matches US Postal Service records.

CANCEL

CREATE FILE

Borrower and Coborrower

- Fill in all information for the borrower and/or co-borrower (check the box stating the address is the same as the subject property)

Create a new file

File Type

File Type *
Home Equity - Sub...

*Please do not put anything
in the Loan Info tab*

Connect your system with Coviance to make data transfer easy.

SUBJECT PROPERTY

BORROWER

CO-BORROWER

LOAN INFO

First Name *
John

Middle Name

Last Name *
Smith

SSN
111 - 12 - 1234

DOB
12/01/1975

Phone
(208) 123-4567

Phone alt

Email
johnsmith@gmail.com

☒ Current address is same as subject property

Street *
1230 E Overland Rd

City *
Meridian

State *
Id...

Zip *
83642

County *
Ada County

CANCEL

CREATE FILE

- Click on Valuations in the upper left corner
- Click on Place Order in the upper right corner

File: 2207265998

Borrower Portal

Valuations

Flood

Title

Legal Documents

Signing Services

eRecording

HMDA

File: 2207265998

Edit File

File Overview Order History¹ Change History Loan Officer Underwriting Matrix Notes

Subject Property

13514 W Waldemar St
Boise, ID 83713
Ada County

File Status:

☒ Pending

☐ Closed

☐ Lender T/D

☐ Borrower T/D

Borrower		Co-borrower	
Name	John Smith	Name	
Address	(same as subject property)	Address	
DOB (mm/dd/yyyy)		DOB (mm/dd/yyyy)	
DOB	12/01/1975	SSN	
(mm/dd/yyyy)		Phone	
SSN	*** ** 3456	Phone (alt)	
Phone	+12086549875		
Phone (alt)			

Co-borrower

Edit File

PLACE ORDER

	Duration	Documents	Status	Progress
PCR	4 days 23:58:15		CANCELED	
ght	00:00:04	DOWNLOAD	COMPLETE	

Rows per page: 5 1-2 of 2

- Category is AVM
- Vendor is Black Knight
- Product is SiteX Value (If you receive the response of “no hit” you can use All AVM Vendors). No-hit means the specified vendor was not able to pull a valuation on the address entered.

Place order

Category

☒ AVM

☐ Hybrid Valuation

☐ Property Condition Report

Vendor

☐ All AVM Vendors

☒ Black Knight

☐ Quantarium

☐ Clear Capital

☐ Veros

Product

☐ CA Value

☐ Safe Value

☐ Value Sure

☐ Realtors Valuation Model

☒ SiteX Value

SUBMIT ORDER

CANCEL

- Click on Valuations in upper left corner
- Download HVE

File: 2207387853

Borrower Portal

Valuations

Flood

Title

Legal Documents

Signing Services

eRecording

HMDA

Property


13514 W
Waldemar St
Boise, ID 83713
Ada County

Borrower

John Smith

Co
An

Orders

ID	Product	Date	Vendor	Duration	Documents
2380643	SiteX Value	08/18/2025	Black Knight	00:00:05	 DOWNLOAD
Estimated Market Value: \$563,000					

Ordering PCR (Property Condition Report)

The property condition report provides a detailed understanding of the external property's conditions. This includes images, descriptions, and a record of any existing damage to the property. This is used in conjunction with the desktop appraisal to determine the estimated property value without completing a full appraisal.

There are two ways to obtain the Property Condition Report:

1. Borrower Portal (Borrower led photos –Preferred by CCU)

OR

2. Coviance PCR (Ordered through Coviance)

Borrower Portal (Borrower Led Photos/Virtual PCR)

Below is the training link on how to set up the borrower portal in Coviance:

[BLP - Lender Experience](#)

Below is the link with an example of prompts the member will be led through to complete the virtual PCR:

[BLP - Borrower Experience](#)

Coviance PCR

- Click on Files in the upper left corner (This will bring up your HELOC files keyed in Coviance)
- Click on the File Number

coviance™ Files Orders Resources ▾ Help Lindsay Kiernan ▾

Search × Search ☒ My Files ☐ Group Files [Create New File](#)

Pending Files Closed Files Lender T/D Brwr T/D All Files Results Per Page 20 ▾

File # ▾	Orders	Loan #	Subject Property	City	State	Borrower	User	Status
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2207261083			6543 Juniper Lane	Meridian	ID	Mary Davis	Lindsay Kiernan	Pending

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- Click on Valuations in the upper left corner and then Place Order

The screenshot shows the Borrower Portal interface. On the left, a sidebar menu has 'Valuations' highlighted with a purple bar and a white dot. A purple arrow points to this menu item. The main content area shows the user's name 'Shelley, ID 83274 Bingham'. Below this is an 'Orders' section with a table containing one order. The 'PLACE ORDER' button in the top right corner is circled in purple.

ID	Product	Date	Vendor	Duration	Documents	Status	Progress
2380643	SiteX Value	08/18/2025	Black Knight	00:00:05	DOWNLOAD	COMPLETE	

- Category is Property Condition Report
- Vendor is Mueller PCR
- Product is Exterior PCR

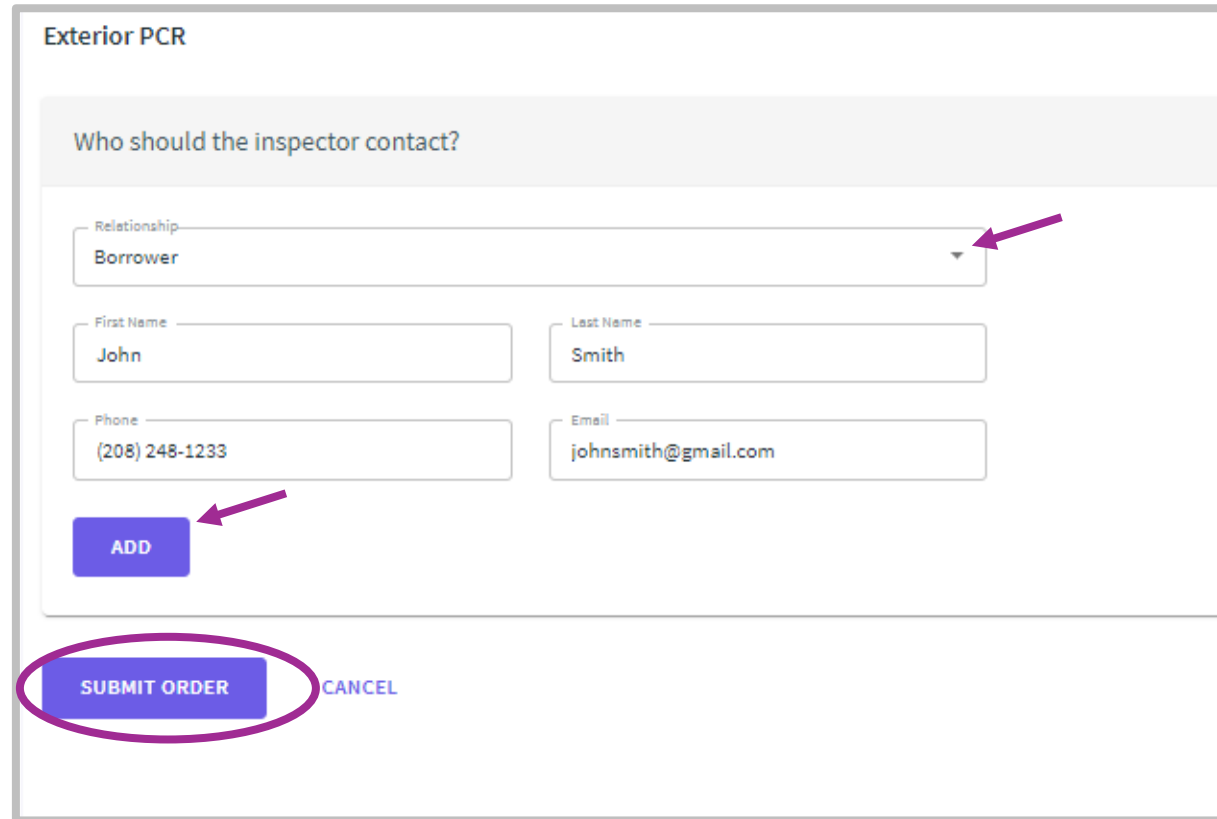
After you order the PCR, if the status says “prepared” for more than two days reach out to Coviance support for an update.

The screenshot shows the 'Place order' form in the Borrower Portal. The sidebar menu on the left has 'Valuations' highlighted with a purple bar and a white dot, with a purple arrow pointing to it. The form fields are as follows:

- Category:** Radio buttons for AVM, **Property Condition Report** (selected and circled in purple), and Hybrid Valuation.
- Vendor:** Radio buttons for Coviance PCR and **Mueller** (selected and circled in purple).
- Product:** Radio button for **PCR Exterior** (selected and circled in purple).

At the bottom of the form are 'CONTINUE' and 'CANCEL' buttons. The top of the form displays 'File: 2207387853', 'Property: 590 E 1445 N Shelley, ID 83274 Bingham', and 'Borrower: Brian Peterson'.

- Use the drop-down menu to select borrower, click Add and then Submit Order



The screenshot shows a web form titled "Exterior PCR". Below the title is a section header "Who should the inspector contact?". This section contains four input fields: "Relationship" (a dropdown menu with "Borrower" selected), "First Name" (containing "John"), "Last Name" (containing "Smith"), "Phone" (containing "(208) 248-1233"), and "Email" (containing "johnsmith@gmail.com"). Below these fields is a blue "ADD" button. At the bottom of the form are two buttons: "SUBMIT ORDER" and "CANCEL". Annotations include a purple arrow pointing to the "Relationship" dropdown, another purple arrow pointing to the "ADD" button, and a purple oval around the "SUBMIT ORDER" button.

Exterior PCR

Who should the inspector contact?

Relationship
Borrower

First Name
John

Last Name
Smith

Phone
(208) 248-1233

Email
johnsmith@gmail.com

ADD

SUBMIT ORDER CANCEL

- Coviance will send you an email when the PCR is completed. This email needs to be forwarded to indirect@connectidaho.org. The Indirect department will provide the Property Valuation Review Form.

Ordering Flood Report

(Modification to Deed of Trust do NOT require a new Flood Report)

A flood certificate serves to identify whether a property is located in a flood zone, helping determine if flood insurance is required. It provides critical information about potential flood risks, ensuring proper insurance coverage and compliance with federal regulations.

- Click on Flood in the upper left corner
- Click Place Order

File: 2207265998

Borrower Portal

Valuations

Flood

Title

Legal Documents

Property
13514 W Waldemar St
Boise, ID 83713
Ada County

Borrower
John Smith

Co-borrower

EDIT FILE

Flood

PLACE ORDER

- Click on Flood in the upper left corner
- Download Flood Certification

Valuations

Flood

Title

Legal Documents

Signing Services

eRecording

HMDA

Flood

PLACE ORDER

Order #1809990

Flood - Life of Loan Determination

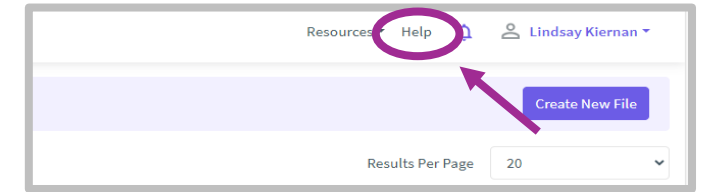
Report Date: 08/28/2024

DOWNLOAD

Determination			HMDA Census Data			
Is property in Special Flood Hazard Area?	Date of Determination	FloodCert #	State FIPS	County FIPS	MSA/MD	Census Tract
No	08/28/2024	2408801196	16	005	38540	001700

Overview

Contacting Coviance



There are a few different ways you can contact Coviance if you are needing assistance on an existing order or if you need to cancel an order that has been placed. In the upper right corner click Help.

- Chat With Us will allow you to chat with Customer Support. They will need the file number and how you need to be assisted.
- Email Us allows you to submit your request and it is sent in the form of a ticket. Coviance will respond to you via email.
- Contact by phone is also available at (855)525-6730.
- Our representative through Coviance is [Marty Pohlmeier](#) and he can be reached via email at mpohlmeier@coviance.com.

