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Request for Value Reconsideration

Property Address: _____ **Borrower:** _____

Please provide the rationale for this request for a value reconsideration following these guidelines:

GUIDELINES:

- Offer facts, additional appropriate comparable sales, or data regarding the appraisal report, and cite your source(s).
 - a. Additional comparables should have **closed within last 3 months**.
 - b. Additional comparables should be within 1 mile, within 20% of subject's GLA, and within 10 years of the subject's effective age. If you need to extend these parameters, comparables should not have larger variances than the comparables originally provided in the appraisal report.
 - c. Double check your comparables' addresses – often times, the appraiser has already included them.
 - d. **NOTE: Pending, Contingent or Active Listings will not be given the same weight as closed sales.**
- Do not offer opinions about the report, unless corrections and/or omissions need to be made.
- Please avoid giving value conclusions, final dollar amount, or a range of values which you desire based on the new sales data you may be offering.
- AVM or BPO values, from any source, will not be considered. This may include Zillow, Yahoo, or any other online based program which offers instant estimated values.
- You may be asked to redraft this Value Reconsideration, if Guidelines are not followed.

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1. There is an error or omission on the appraisal report for the subject property that when corrected should alter the opinion of value set by the appraiser:

 2. There is an error or omission on the appraisal for a comparable sale that when corrected should alter the opinion of value set by the appraiser:

 3. There were other recent sales/comparables that were not used in the report that should have been considered (recent sales is 90 days prior to the inspection date/effective date):

*Attach additional pages as needed.