



Appraisal Reconsideration Request Form

In accordance with the Dodd Frank Act HR 4173 Section 129E Subsection (c) EXCEPTIONS.

The requirements of subsection (b) shall not be construed as prohibiting a mortgage lender, mortgage broker, mortgage banker, real estate broker, appraisal management company, employee of an appraisal management company, consumer, or any other person with an interest in a real estate transaction from asking an appraiser to undertake 1 or more of the following:

1. Consider additional, appropriate property information, including the consideration of additional comparable properties to make or support an appraisal.
2. Provide further detail, substantiation, or explanation for the appraiser's value conclusion.
3. Correct errors in the appraisal report

In order for us to properly challenge an appraiser's home valuation opinion we must first have a valid reason for the request. Please use this form as a guide and outline all factual discrepancies below. Supporting documentation like MLS listings, besides being listed below, may also be emailed to appraisals@onestopappraisals.com.

Please tell us which report you would like us to review:

Borrower's Full Name: _____

Property Address: _____

Adjustment Discrepancies: (please check all that apply)

<i>Sale or Financing</i>	<i>Site</i>	<i>Condition</i>	<i>Heating/Cooling</i>
<i>Concessions</i>	<i>View</i>	<i>Room Count</i>	<i>Energy Efficient Items</i>
<i>Date of Sale/Time</i>	<i>Design (Style)</i>	<i>Gross Living Area</i>	<i>Garage/Carport</i>
<i>Location</i>	<i>Quality of Construction</i>	<i>Basement & Finished Rooms</i>	<i>Porch/Patio/Deck</i>
<i>Leasehold/Fee Simple</i>	<i>Actual Age</i>	<i>Below Grade</i>	<i>Fireplaces</i>
		<i>Functional Utility</i>	

Additional Adjustment Discrepancies Data:

Comparable Sales: If you would like the appraiser to consider using additional or more suitable comparables please list the addresses here including sale date: Note – please do not use sales that are older then what is utilized in the report.

- (1) _____
- (2) _____
- (3) _____

Comparable Sales Utilized: If it appears that comparable sales utilized by the appraiser are not suitable as a comparison to the subject property please identify them here and the reasoning behind that decision:

Your Contact Information:

Name _____ Phone: _____ Email: _____

Please email this completed form to appraisals@onestopappraisals.com or fax to (856) 385-7065.