



Appraisal Reconsideration Request Form

In accordance with the Dodd Frank Act and TILA:

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 shall not be prohibited 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 ROV@unitedmortgage.com or fax (631)201-8426.

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

Borrower's Full Name:

Property Address:

Adjustment Discrepancies: (please check all that apply)

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

Additional Adjustment Discrepancies Data:

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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 than 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: