



Right to Receive a Copy of Appraisal Report

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost. You are receiving this disclosure in regard to your current loan request.

Please do not hesitate to contact a lender with any questions, thank you.

Appraisal Reconsideration of Value

If an appraisal has been ordered to determine the value of the property, you have a right to receive a copy of the appraisal report and submit a request for reconsideration of value. Our goal is to always provide an accurate, compliant, and well supported appraisal report.

Please contact your lender if you believe the opinion of value in the appraisal:

- contains factual errors or omissions,
- uses inadequate comparable properties, or
- reflects prohibited discriminatory practices or appraisal practices.

They will explain our reconsideration process and provide you with a form to submit a written request. Per guidelines, only one reconsideration of value may be submitted per appraisal report. Our appraisal review team will review your request and the supporting information you provide. We will inform you of the outcome and if any adjustments are made to the appraised value.

It is important to note that the reconsideration of value is not intended to change the value because of dissatisfaction with the appraisal conclusions or outcome. It is to ensure an accurate and fair appraisal process as well as being free from discrimination and bias. Please contact us if you have questions regarding the reliability or credibility of the appraisal.