

Loan #	Last Name:
--------	------------

Instructions for the Reconsideration of Value:

1. The Applicant(s) must provide the following items within 30 days of receiving the completed appraisal report.
2. Please complete all information in this form.
3. Up to five confirmed comparable sales can be provided for consideration.
4. Do not suggest values, past values, estimates of value or values of any kind.

Acceptable ROVs:

- The completed ROV form with NO MORE than 5 confirmed comparable sales.
- Comparable sales are defined as:
 - Closed sales within the subject's defined market area.
 - Closed sales preferably no more than **90 days but no greater than 12 months BEFORE**, the effective date of the appraisal.
 - Closed sales within similar distance or closer than the closed sales used in the grid of the appraisal report.
 - Closed sales with comparable room count, square footage, or other significant amenities such as lot size, pool, upgrades to the kitchen and bath.
- For corrections to the appraisal such as square footage and room count, Applicant(s) is to provide proof (tax records, county records, MLS data, or Corelogic Report) to prove incorrect reporting by the appraiser to justify an amended value. This information is subject to confirmation and discretion of the appraiser. Public records may be inaccurate in some states.

Unacceptable ROVs:

- One of more of the above instructions was not followed.
- Please refrain from making comments about comps selected or the appraiser's competency in the market area.
- Do not suggest values, past values, estimates of value or values of any kind. **Do not submit prior appraisals or any part of a prior appraisal.**
- Since multiple reconsideration requests are perceived as an attempt to influence the appraiser's value, allow this process only once. Do not resubmit a previous ROV.
- **Do not dispute adjustments**—adjustments are based on the market's reaction to a comparable feature. This opinion is factual information derived from the appraiser's research within the market area.
- Word Document or any other document with additional sales or subjective commentary.

Subject Facts in Dispute: Additional Information for the appraiser to review:

Comparable Property Information for Review

Comp #1:

Property Address:		
City:	State:	Zip:
Sales Price:	Distance from Subject:	Date of Sale:
Reported Heated Sq. Footage:	Actual Age:	Site Size:
Source of data:		
APN / MLS#:		

Comments:

Comp #2:

Property Address:		
City:	State:	Zip:
Sales Price:	Distance from Subject:	Date of Sale:
Reported Heated Sq. Footage:	Actual Age:	Site Size:
Source of data:		
APN / MLS#:		

Comments:

Comparable Property Information for Review

Comp #3:

Property Address:		
City:	State:	Zip:
Sales Price:	Distance from Subject:	Date of Sale:
Reported Heated Sq. Footage:	Actual Age:	Site Size:
Source of data:		
APN / MLS#:		

Comments:

Comp #4:

Property Address:		
City:	State:	Zip:
Sales Price:	Distance from Subject:	Date of Sale:
Reported Heated Sq. Footage:	Actual Age:	Site Size:
Source of data:		
APN / MLS#:		

Comments:

Comparable Property Information for Review

Comp #5:

Property Address:		
City:	State:	Zip:
Sales Price:	Distance from Subject:	Date of Sale:
Reported Heated Sq. Footage:	Actual Age:	Site Size:
Source of data:		
APN / MLS#:		

Comments: