

Appraisal Review Checklist

Property Address or Loan Number _____

Subject (PURCHASE ONLY):

Does the property address match the sales contract (findings, and flood cert)? ☐ N/A ☐ Yes ☐ No
 Does the current owner = owner per title commitment and seller per purchase agreement? ☐ N/A ☐ Yes ☐ No
 Is occupancy status noted (compare to 10001) and does it make sense? ☐ N/A ☐ Yes ☐ No

Contract (PURCHASE ONLY):

Did appraiser analyze the contract for sale and address any financial assistance to be paid by any party on behalf of the borrower? If any financial assistance is being paid on behalf of borrower, the amount must be disclosed. ☐ N/A ☐ Yes ☐ No

Subject (REFI ONLY):

Does the property address match the application (findings, and flood cert)? ☐ N/A ☐ Yes ☐ No
 Does the current owner = borrower? ☐ N/A ☐ Yes ☐ No

Subject (All Transactions):

Is subject a FUD and are HOA dues listed? ☐ N/A ☐ Yes ☐ No
 Are property rights appraised as Fee Simple? ☐ N/A ☐ Yes ☐ No
 Is subject currently offered for sale or has it been offered in the past 12 months? ☐ N/A ☐ Yes ☐ No
 Does parcel number and legal description match title commitment? ☐ N/A ☐ Yes ☐ No
 If more than one parcel are they contiguous? (Additional parcel should not contain significant improvements) ☐ N/A ☐ Yes ☐ No

Neighborhood:

Is location type consistent with the location map and neighborhood description? ☐ N/A ☐ Yes ☐ No
 Does built up % reflect location type? (< 25% indicates rural) ☐ N/A ☐ Yes ☐ No
 Does One-Unit Housing Trends indicate a declining market? If so, sale dates of comps should be within three months – if not appraiser to include at least two listings. ☐ N/A ☐ Yes ☐ No
 Is Demand/Supply in balance? If not, has appraiser addressed this in comments? ☐ N/A ☐ Yes ☐ No
 If Marketing Time is > 6 months, has appraiser addressed in comments? ☐ N/A ☐ Yes ☐ No
 Is the subject within the neighborhood price and age range? If not, has appraiser commented on choice of comparable sales? ☐ N/A ☐ Yes ☐ No
 Does present land use % add up to 100%? ☐ N/A ☐ Yes ☐ No

Site:

Are the dimensions/size listed? ☐ N/A ☐ Yes ☐ No
 Is Zoning Classification indicated as well as Zoning Description? ☐ N/A ☐ Yes ☐ No
 If zoning is legal/non-conforming, has the appraiser addressed whether subject can be rebuilt if destroyed? ☐ N/A ☐ Yes ☐ No
 Must provide source of opinion, and if other than "legal" did appraiser indicate any marketability impact? ☐ N/A ☐ Yes ☐ No
 Is highest and best use the present use? ☐ N/A ☐ Yes ☐ No
 If shared well/septic, need recorded shared well/shared septic agreement. ☐ N/A ☐ Yes ☐ No
 Does appraiser address non-public utilities and off-site improvements? ☐ N/A ☐ Yes ☐ No
 If off-site access is private, does appraiser address road condition? (Secondary market has specific guidelines for private roads- see applicable selling guide) ☐ N/A ☐ Yes ☐ No
 Does appraiser address flood zone? (Appraisal and flood cert should match) ☐ N/A ☐ Yes ☐ No
 Are there any adverse site conditions? If yes, has the appraiser provided comps with similar adverse influences (to determine amount of adjustments and to demonstrate marketability)? ☐ N/A ☐ Yes ☐ No

Real Estate Appraisal Review And Outlook

B Lingard



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