Appraisal Review Checklist

Property Address or Loan Number				
Subject (PURCHASE ONLY):		2000	-	
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			Yes.	No
Is occupancy status noted (compare to 1003) 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)?		mille.	Yes	Péro-
Does the current owner = borrower?		N/A	Yes.	☐ No
Subject (All Transactions):				
Is subject a PUD and are HOA dues listed?		N/A	T Yes	1 00mm
Are property rights appraised as Fee Simple?		N/A	T Yes	2000
Is subject currently offered for sale or has it been offered in the past 12 months?		NZA	T Yes	T No
Does parcel number and legal description match title commitment?	100	N/A	Twee.	T Price
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	2600
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	1			
be within three months if not appraiser to include at least two listings.		N/A	Yes	790
Is Demand/Supply in balance? If not, has appraiser addressed this in comments?		N/A	Yes	1000
If Marketing Time is > 6 months, has appraiser addressed in comments?	_	N/A	Yes	Nico
is the subject within the neighborhood price and age range? If not, has appraiser commented			-	
on choice of comparable sales?	-	N/A	Yes	Piece.
Does present land use % add up to 100%?	_	N/A	Yes	No
Site:				
Are the dimensions/size listed?	-	N/A	- West	No
Is Zoning Classification indicated as well as Zoning Description?		N/A	Yes	L No
If soning 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	_	130.00		
marketability impact?		N/A	[] Yes	1 200
Is highest and best use the present use?		N/A	T Yes	Pine.
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?	100	N/A	Yes	No
If off-site access is private, does appraiser address road condition? (Secondary market has		2000		-
specific guidelines for private roads- see applicable selling guide)		N/A	T Yes	[T] No
Does appraiser address flood zone? (appraisal and flood cert should match)		The second second	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.

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