

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 10003) 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

William N. Kinnard



Real Estate Appraisal Review And Outlook:

Real Estate Appraisal: Review and Outlook Paul Francis Wendt, 1971 **Real Estate Appraisal: Review and Outlook** Paul Francis Wendt, 1974 *A Primer on Property Tax* William J. McCluskey, Gary C. Cornia, Lawrence C. Walters, 2012-10-04

The chapters in this book explore in detail the choices regarding both the structure and administration of the property tax drawing on the extensive knowledge the authors have acquired in studying property taxes around the world The chapters provide a wide ranging treatment of the design choices and administrative tasks both in terms of the breadth of design options and administrative tasks covered and the depth of the discussion The authors describe the range of design choices discuss the associated issues and the advantages and disadvantages for each and present the criteria to help choose among the options From the book's Foreword by David L Sjoquist Professor of Economics and Dan E Sweat Scholar Chair in Educational and Community Policy Georgia State University Property taxation is a key element in providing a solid foundation and a stable funding source for basic public services Developing and implementing a property tax system is a complex task This complexity is compounded by the diversity of legal cultural and historical contexts of policymakers and tax administrators The World Development Report 1999 2000 Entering the 21st Century puts fiscal decentralization at the top of the development agenda This makes local taxation and especially the property tax option of critical importance to both tax and land policy as well as the broader development agenda A Primer on Property Tax Administration and Policy provides the reader with an analysis of issues surrounding property tax including economics law public finance decentralisation valuation GIS and property tax reform A key strength of the book lies in the vast international experience of the authors and the book will provide for the first time material which is topical cutting edge and highly relevant to many of the disciplines involved in property taxation The authors examine the criteria applied to evaluate the strengths and weaknesses of property tax discuss the main valuation methods and the economic principles underpinning them and review the legal and administrative aspects of property tax worldwide *Housing and Planning References* ,1982 *Annual Real Estate Review and Forecast ...* ,1913

The Law of Property Valuation and Planning in South Africa A.J. JONKER, 2014-09-26 This book provides the knowledge needed for expert property valuation in line with the requirements of the Valuers Act But the scope of its contents is not confined to the needs of the professional valuers and students it will prove to be very valuable to all property people estate agents attorneys quantity surveyors architects and property practitioners in general **Housing and Planning References** United States. Department of Housing and Urban Development. Library, 1975 *1984 Real Estate Valuation Colloquium* William N. Kinnard, 1986 **The Appraisal of Real Estate** ,2001 Business Information Sources Lorna M. Daniells, 1976-01-01 Annotated bibliography and guide to sources of information on business and management includes material relating to accounting taxation computers and management information systems insurance real estate business marketing personnel management labour relations etc

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