

Value Reconsideration Email Templates:

1. Hello %%first_name%%,

The appraisal for loan (**loan #**) came in below value, and a reconsideration request can be requested. The value reconsideration process can be difficult if the request is not submitted, as only **one** value reconsideration per file is allowed. To prevent any delays and to maintain compliance, we wanted to reach out to advise acceptable forms of commentary for a value reconsideration request.

- Comments must be factual in nature and pertain directly to perceived material deficiencies in the appraisal report.
- Any Appraisal Rebuttal Requests submitted with a target or range of value will not be considered and will be returned to the client.

Please see below for examples of acceptable and unacceptable types of comments:

Acceptable Comments:	Unacceptable Comments:
The appraiser did not mention the additional renovations that were completed.	Please change the value to \$250,000 the appraiser is wrong.
Please see comparable sales that sold before the inspection date of the appraisal that the appraiser missed.	Appraiser doesn't know what they are doing, and the report is not accurate.
The appraiser missed factual information within the contract.	The appraiser missed factual information within the contract that impacts the value.
The appraiser has the subject and/or comparable information stated incorrectly.	I need \$250,000 to make this work or you lose my business.

*Please note that rebuttal requests that reference a value or value range will not be accepted, as this would fall outside of appraiser independence. Rebuttals which contain a reference to value in any manner, will be rejected.

Please let me know if you have any questions or concerns regarding acceptable and compliant comments.

Thank you,

%%client_name%%