



Niño Appraisal Group



How to Avoid Surprises on the Appraisal When Buying a Home

Know what to expect before you make an offer.



1 Why the Appraisal Matters

- The appraisal gives the lender an independent opinion of market value.
- It helps protect buyers from paying more than the home may be worth.
- The appraiser analyzes comparable sales, market conditions, size, condition, location, and features.



3 If the Appraisal Comes in Low

You may have options:

- Ask the seller to reduce the price.
- Pay the difference in cash.
- Negotiate a compromise.
- Request a reconsideration of value if supported by better market data.
- Cancel the transaction if allowed by the contract.

2 How to Avoid Surprises



1. Do not rely only on the listing price. Ask your agent to review recent comparable sales.
2. Be careful in bidding wars. A higher offer does not always mean the value will be supported.
3. Keep your appraisal contingency when possible so you have protection if the value comes in low.
4. Review the home's condition. Repairs, safety issues, or deferred maintenance can affect the loan process.
5. Investigate additions, conversions, enclosed patios, and ADUs. Permits and functionality matter.
6. Check solar details. Owned solar, leased solar, and financing agreements can be treated differently.
7. Provide important property information early, including upgrades, permits, and special features.
8. Remember that cost does not always equal value. Buyers react to market value, not just improvement cost.
9. Work with experienced professionals, including your agent, lender, and appraiser.



4 Before You Buy, Review These Items

- Comparable sales in the neighborhood
- Property condition and repair issues
- Permits for additions or conversions
- Solar ownership or lease documents
- Your available cash if the appraisal is lower than expected

5 Final Thoughts



The best way to avoid appraisal surprises is to prepare before submitting your offer. Review the market data, understand the property's condition, investigate improvements, and know your options ahead of time.



Need professional appraisal assistance? Contact Niño Appraisal Group for residential appraisal services, pre-purchase appraisals, estate and trust appraisals, divorce appraisals, and private appraisal consultations.



Niño Appraisal Group

Licensed Residential Appraiser

📍 Serving Orange, Riverside, San Bernardino, and Los Angeles Counties

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