

STEP ONE

Request an Appraisal Reconsideration

WHEN YOU DISAGREE WITH THE VALUE

If an appraisal comes in lower (or higher) than expected, you have the right to request a Reconsideration of Value (ROV). This allows the appraiser to review additional information that may impact their opinion of value.

Provide factual, market-based evidence such as recent sales, renovation receipts, permits, or additional property details that may have been overlooked.

Requests must be submitted through your lender or appraisal management company (AMC) for mortgage-related appraisals.

A well-supported request helps ensure all relevant information is considered.

WHAT TO INCLUDE IN YOUR REQUEST

- Recent comparable sales
- Renovation receipts and permits
- MLS sheets
- Photographs of improvements
- Builder upgrade lists
- Additional property details or features
- Any factual errors in the report



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