



# Appraisal Dispute Form

**Borrower**  **Loan**

**Address**

**Requestors Name**

**Reason for Dispute:**

Reporting Errors

Comp Selection

Value Reconciliation

**Comments**

**Alternative Sales**

	Alternative Sale #1	Alternative Sale #2	Alternative Sale #3
Street Address			
Unit Number			
Zip Code			
Source (MLS/Zillow/Etc)			
MLS Number			
Sale Date			
Distance (miles)			
Site Size (SF/acres)			
Living Area (SF)			
<b>Special Features:</b> View/Water Frontage Inground Pool, Garages Accessory Unit, Etc.			
<b>Explanation:</b> Why is this a better comp than what is used in the report?			



# Appraisal Dispute Process

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## THE DISPUTE PROCESS

The appraisal dispute process is an outlet to express and seek resolution regarding appraisal concerns. The attached form is a way to organize your information and is an internal form only. The form/supporting information is emailed to [appraisals@huronvalleyfinancial.com](mailto:appraisals@huronvalleyfinancial.com) along with any supporting documentation in PDF format. Huron Valley Financial Appraisal Department reviews all disputed information for completeness. Upon acceptance, the dispute form is forwarded to the appropriate appraiser.

## THE FOLLOWING INSTRUCTIONS PERTAIN TO COMPLETION OF THE APPRAISAL DISPUTE FORM:

- All fields at the top of the form are required.
- At least one **Reason for Dispute** must be selected.
- For disputes based on errors regarding the appraiser's reporting of the subject's characteristics or other data contained in the report, the **Comments** field should be completed with factual information pertaining to the discrepancies. Exhibits should be provided in PDF format to support the complaint (I.E. Photos, tax records, MLS sheets).
- For disputes based on the appraiser's comparable sale selection, the **Comments** field should provide a short summary of the complaint and the **Alternative Sales** section should be completely filled out. **Active Listings will be rejected, along with comparables older than 6 months.** Disputes based on comp selection for which this section is incomplete will be returned to the Loan Officer for completeness. MLS sheets or print outs from other Real Estate websites may be provided in PDF format as exhibits.
- **Sales that occurred after the effective date of the appraisal can't be used unless the appraiser re-inspects the home and updates the effective date of the appraisal.** If the appraiser re-inspects the home there will be an **additional fee**.
- For disputes based on concerns regarding the appraiser's value reconciliation as it pertains to the data provided in the report, the **Comments** field should provide a detailed explanation of the dispute.

The appraisal desk will notify the Loan Officer and Loan Processor of the outcome of the appraisal dispute.

All additional disputes occurring after the original rebuttal date must be approved and requested by the Operations Manager, the Operations Manager will then decide whether or not a 2<sup>nd</sup> dispute is necessary. Please allow the appraiser at least 72 hours for completion.