

## WHAT TO INCLUDE IN AN APPRAISAL PACKET

The following list is not all inclusive. You may find you want to include other information. Also, you may decide not to include all of the items listed below. This is merely a suggested list to help with getting through the appraisal process.

1. Complete executed contract including all addenda and amendments (the lender is not always careful to send all of the documents to the appraiser.)
2. Copy of a survey. The survey provides lots of information for the appraiser including size, flood hazard area and encroachments.)
3. List of improvements provided by the homeowner (the seller always has a list of EVERYTHING they've done to the house since they have owned it. That information is very helpful to the appraiser.)
4. Information about multiple offers (it is up to the seller how much they want to disclose. They can give copies of all offers or just bits and pieces of the offers.)
5. A quick list of recent sales and listings in the neighborhood that YOU have deemed similar.
6. Information about any off-market sales or pocket listings.
7. Information about comparables that may have issues. If you know of something that is wrong or not disclosed in MLS, write it on the comp and provide to the appraiser.
8. Your CMA
9. Information about the neighborhood if there is something special. (This can be in the form of a link to neighborhood info.)
10. Anything about the home that impact value that you think the appraiser should be aware of.

This is a long list but quite often you have this in your files already. It takes communicating with the appraiser prior to the appraisal appointment. Giving it to them after the job is completed just doesn't work and is not allowed due to the rules of appraisal independence.