



D.S. Murphy



Johns Creek
MORTGAGE

The New Appraisal Report
UAD 3.6 APPRAISAL
Lunch & Learn



**Hudson
Holder**

D.S. Murphy



**Brian
Norton**

Johns Creek Mortgage

THE FIRST MAJOR APPRAISAL REPORT UPDATE IN OVER 20 YEARS

APPRAISAL REPORT

SUBJECT PROPERTY

Property Address

City

State

Zip Code

Borrower

SALES COMPARISON APPROACH

VALUATION

Opinion of Market Value

The New Appraisal Landscape

Why it changed | What changed | How the four valuation paths work



**Brian
Norton**

Johns Creek Mortgage

UAD 3.6 MANDATE: NOV. 2, 2026 • APPROVED EXCEPTION THROUGH MAY 19, 2027

Why did UAD need to change?

The old system was built around static forms. The new system is built around structured data.

Legacy problem

Multiple forms for different property and assignment types

Important information often buried in free-form addenda

Older data structure did not align with current mortgage-industry standards

Modernization goal

One reporting structure for residential property and inspection types

More standardized, machine-readable property and market data
Align appraisal data with MISMO Reference Model 3.6

What it should improve

Consistency and clarity for appraisal users
Better data quality and collateral risk analysis

A flexible report that displays information relevant to the assignment

Think of UAD 3.6 as a move from “filling out a form” to “building a structured property data record.”



Johns Creek Mortgage LLC | NMLS #2320634

The major changes you will notice

The report looks different because the underlying appraisal data model is different.

ONE DYNAMIC URAR Legacy form numbers are retired. One dynamic Uniform Residential Appraisal Report adapts to the assignment.

STRUCTURED DATA More information is captured in defined data fields instead of relying on narrative addenda.

UPDATED LANGUAGE Terminology and definitions are modernized; legacy abbreviations are retired and terms are stated in full.

MORE PROPERTY TYPES The same reporting structure can support single-family, condos, 2–4 units, manufactured homes and co-ops.

CLEARER SCOPE The report identifies the property valuation method and the appraiser’s interior/exterior inspection method.

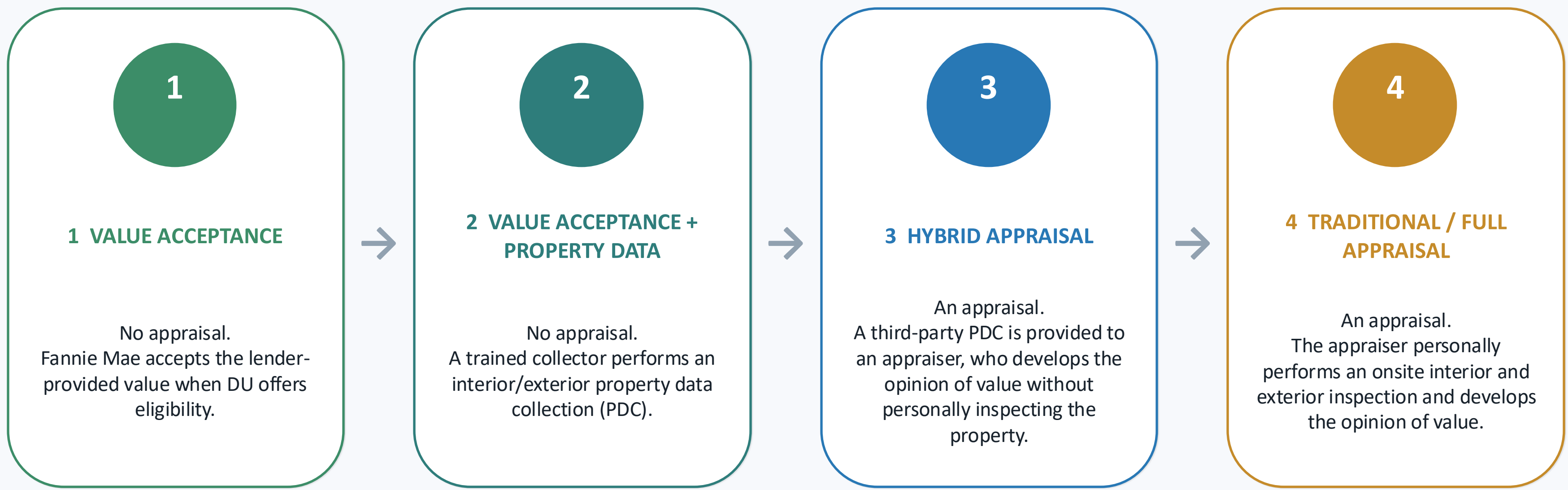
MORE DETAIL Expanded reporting includes items such as Highest & Best Use and clearer condition/quality guidance.

Key takeaway: the URAR is no longer a fixed “1004-style” page set. Its content changes based on the property, assignment, scope and data reported.



Four common valuation paths

From automated acceptance to a traditional onsite appraisal — the required path is driven by eligibility and collateral risk.



“Appraisal waiver” is now called VALUE ACCEPTANCE by Fannie Mae.

Note: Freddie Mac uses different branding (ACE / ACE + PDR), but the overall spectrum is similar.



Who goes to the property — and who determines value?

This is the easiest way to explain the difference between the four paths.

VALUATION PATH	WHO VISITS?	APPRAISER ROLE	END RESULT
Value Acceptance	Nobody required for valuation	No appraiser	Automated acceptance of lender-provided value
Value Acceptance + Property Data	Trained / vetted property data collector	No appraiser	Value accepted + current property condition/data
Hybrid Appraisal	Trained / vetted property data collector	Appraiser analyzes PDC + other data	Appraiser develops opinion of value
Traditional / Full Appraisal	Appraiser	Appraiser onsite	Appraiser develops opinion of value

Important: a property data collection is NOT an appraisal and the data collector does NOT provide an opinion of value.



What should REALTORS® take away?

The valuation path can affect more than appraisal logistics — it may affect how a buyer structures an offer.

- 1 Call the lender BEFORE the offer**

Ask the lender to run the borrower and proposed property through DU / LPA as early as practical. The findings determine whether an appraisal alternative is offered.
- 2 Do not assume a waiver**

Value Acceptance / ACE is transaction-specific. Eligibility can change when key loan or property inputs change or the file is resubmitted.
- 3 Know what the result means**

No appraisal, property data collection, hybrid appraisal, or full appraisal can create very different timelines and access requirements.
- 4 Use the information strategically**

If the lender confirms no appraisal is required, the buyer and agent can discuss whether the offer needs an appraisal contingency — subject to the buyer's risk tolerance and contract advice.
- 5 Know the exception**

The Nov. 2 mandate remains. Sellers granted an exception may submit new UAD 2.6 reports through May 19, 2027, so the format may vary by lender.

REALTOR® takeaway: valuation should be part of the PRE-OFFER conversation with the lender — not an afterthought once the contract is signed.

Why this matters BEFORE you write the offer

A confirmed appraisal alternative may give the buyer another lever when competing or negotiating.

1 BEFORE SHOWING / OFFER

Buyer fully preapproved
Property address + realistic offer price shared with lender
Lender runs / updates DU or LPA



2 LENDER CONFIRMS

Example:
DU offers VALUE ACCEPTANCE
No appraisal is required if the lender can exercise the offer and final eligibility is maintained.



3 OFFER STRATEGY

Buyer + REALTOR® can evaluate whether to reduce or remove the appraisal contingency.
That may strengthen the offer without simply increasing price.

The lender confirms the financing requirement. The buyer and REALTOR® decide the contract strategy.

A stronger offer is not always a higher offer

Reducing appraisal uncertainty can create negotiating value for both the buyer and the seller.

POTENTIAL BUYER ADVANTAGE

A buyer whose lender has confirmed Value Acceptance / ACE may be able to offer terms with less appraisal-related uncertainty.

Depending on the transaction, that can support a conversation about:

- Seller-paid closing costs or other concessions
- A lower purchase price
- Competing against a higher-priced offer with more contingencies
- A cleaner or potentially faster financing timeline

WHY A SELLER MAY CARE

An appraisal contingency can create a future renegotiation point if the appraised value comes in below the contract price.

An offer with less appraisal uncertainty may therefore be attractive even when another offer has a somewhat higher headline price.

The actual value of that tradeoff is a negotiation decision for the parties — not a guarantee.

IMPORTANT: “No appraisal required by the lender” does not mean “no valuation risk.” The buyer can still request an appraisal and should understand the contractual and financial consequences of waiving protections.

The conversation I want REALTORS® to have

One question to the lender can uncover an option before the offer is written.

“Before we write this offer, can you run the property and our proposed price through DU and LPA and tell us what the collateral findings require?”

If Value Acceptance / ACE

Discuss whether an appraisal contingency is necessary for this buyer and contract.

If property data is required

Set expectations for access, timing and what the collector is — and is not — doing.

If Hybrid or Full Appraisal

Build the appraisal timeline and appraisal-related contract protections into the offer strategy.

The goal is not to waive contingencies on every deal. The goal is to know your options before negotiating.



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UAD 3.6

CHANGE IS “GOOD”



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D.S. MURPHY 2026 WORKSHOP



Hudson Holder

SRA, CRA, AI-RRS

- Senior Appraiser, Trainer and Instructor
- SRA Designation
- 15 Years w DS Murphy
- Litigation (Expert Witness) Experience
- Trained many appraisers currently in the work force today
- Certified General Appraiser



D.S. MURPHY WAS FOUNDED IN 1996. WE ARE THE LARGEST APPRAISAL FIRM IN THE SOUTHEAST WITH OFFICES FROM FLORIDA TO THE CAROLINAS. WE SPECIALIZE IN RESIDENTIAL AND COMMERCIAL VALUATION FOR HOMEOWNERS, AGENTS, AND LENDERS ALIKE.

OUR VISION IS TO KEEP OUR BUSINESS PEOPLE-DRIVEN THROUGH CONNECTION, RELATIONSHIPS, AND HUMAN EXPERTISE

ABOUT US



OUTLINE

- The Objective ○
- Timeline ○
- Info Clusters ○
- Reporting Structure ○
- Sales Comparison Approach ○
- Examples ○
- Reconciliation ○
- What This Means ○
- Contact ○



D.S. Murphy

THE OBJECTIVE

*most significant change in appraisal reporting since the 1990s

Uniform Residential Appraisal Report

123 ANYWHERE ST, SOMECITY, TN 12345

SUMMARY

Opinion of Market Value	\$275,000	Market Value Condition	As Is
Effective Date of Appraisal	03/14/2022	Property Valuation Method	Traditional Appraisal
Assignment Reason	Refinance	Appraiser Name	Annie Appraiser
Borrower Name	John Doe		
	Jane Doe		
Current Owner of Public Record	John Doe		
	Jane Doe		
Listing Status	None		

Property Description

Construction Method	Manufactured	Overall Quality	Q3
	Site Built	Overall Condition	C2
Attachment Type	Detached		

Planned Unit Development (PUD)

Condominium

Cooperative

Condom

Subject Site Owned in Common

Yes

No

☐

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Units Excluding ADUs

Accessory Dwelling Units

Property Rights Appraised

Fee Simple

1

0

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?

Yes

No

☒

☐

Zoning Compliance

HUD Data Plate Attached

HUD Label Present for All Sections

Legal

Yes

Yes

Apparent Defects, Damages, Deficiencies Requiring Action

None



The primary objective of the new Uniform Residential Appraisal Report (URAR) and Uniform Appraisal Dataset (UAD) 3.6 is to modernize the appraisal process by replacing multiple static forms with a single, "dynamic" digital report. This initiative aims to increase data consistency, enhance reporting accuracy, and provide greater clarity for property valuations.

STATHM

1 report for everything - think “Turbo Tax” with drop downs galore

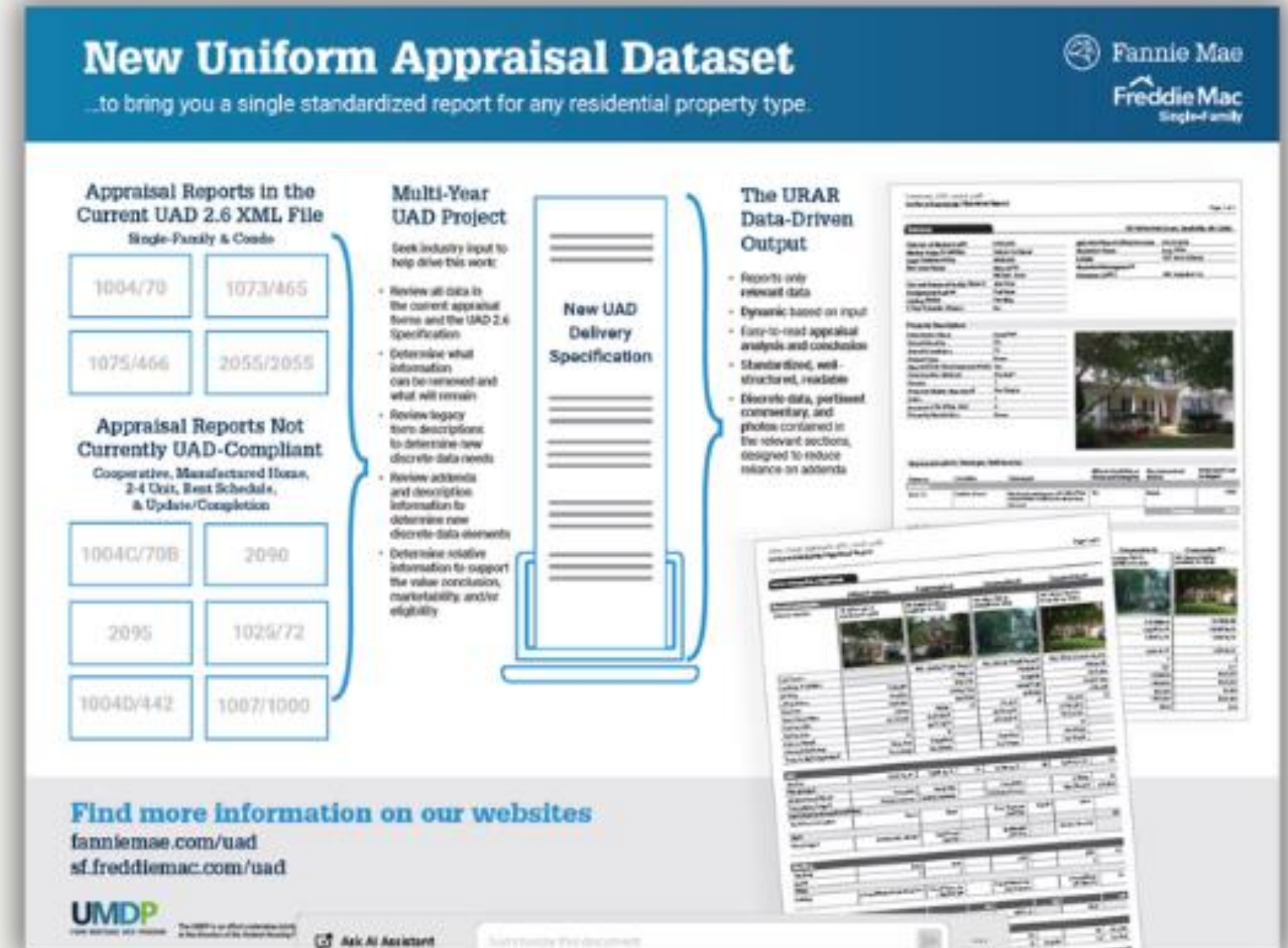
Less “hunting” for you and your clients

NO text addenda

More standardized responses BUT space for narrative explanation

Columns and Layout that make sense

More language that aligns with ANSI



A PLACE FOR EVERYTHING AND EVERYTHING IN ITS PLACE

GET THE TERMS STRAIGHT

Meet UAD 3.6 & the New URAR



UAD

Uniform Appraisal Dataset — the data standard behind the report.



URAR

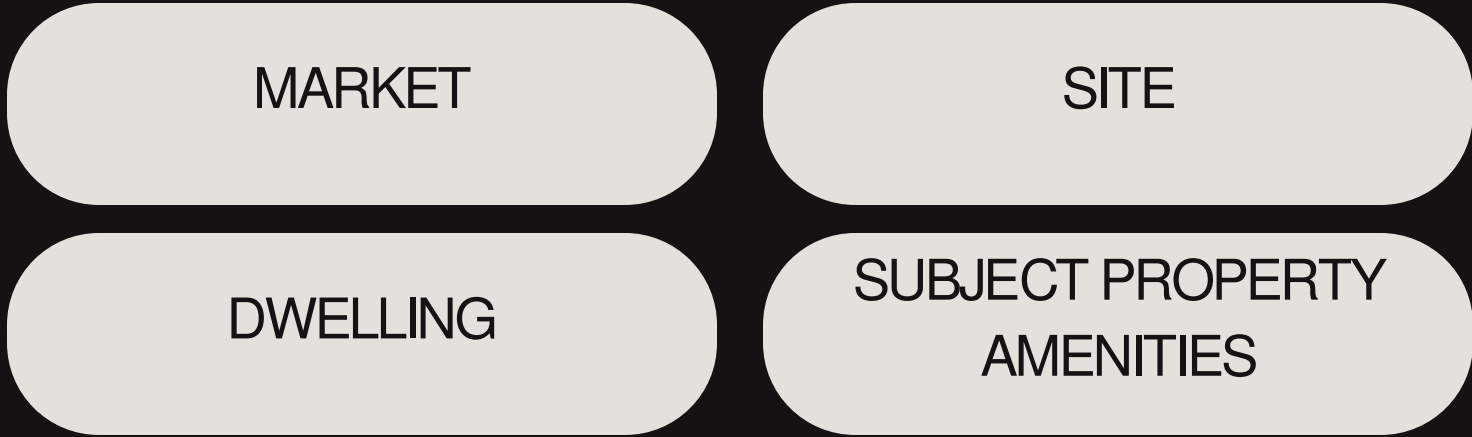
Uniform Residential Appraisal Report — the actual report appraisers deliver.

Legacy Forms (UAD 2.6)		New URAR (UAD 3.6)	
Structure	Static PDF, rigid layout	Dynamic — sections turn on/off by property	
Data	Narrative-heavy commentary	Structured, discrete data points	
Detail	General, property-level summary	Granular, room-level detail	
Delivery	Single XML file	ZIP file: XML + PDF + photo folder	



TIMELINE

*revisions will be allowed for 2.6 reports previously submitted until May 3, 2027



TOPIC DRIVEN

INFO

CLUSTERS



- KEEPS RELATED DATA TOGETHER IN EACH SECTION
- BETTER DEFINES SCOPE OF WORK
- EASIER-TO-READ-FORMAT
- APPRAISER CAN ATTACH EXHIBITS

TOPIC DRIVEN
INFO
CLUSTERS

Market (continued)

Search Result Metrics

Active Listings	2	Sales In Past 24 Months	35
Median Days on Market	11	Lowest Sale Price	\$400,000
Lowest List Price	\$435,000	Median Sale Price	\$499,000
Median List Price	\$440,000	Highest Sale Price	\$597,000
Highest List Price	\$445,000	Distressed Market Competition	No
Pending Sales	1	Graph	Absorption Rate
			Median Days on Market
			Price Trends
			Year Built of Sales
		Price Trend Source	MLS

Housing Trends

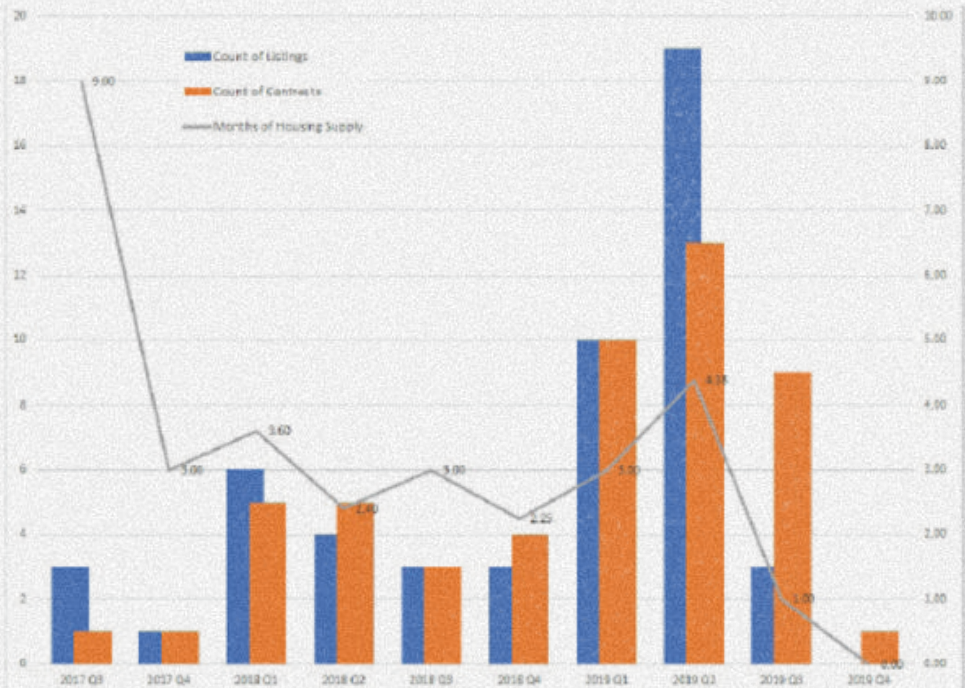
Demand/Supply	Shortage	Marketing Time	Under 3 months
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Market Commentary

Despite lack of supply, homes are not going up in value due to seasonality. This is typical for 3rd quarter, evidenced by the fact that there are only 2 active listings, which have less finished area than the subject and not indicative of prices decreasing.

Market Exhibits

Absorption Rate



BETTER REPORTING STRUCTURE

Example of where Impact is reported - in the SITE section.

Appraisers can report the impact as being ADVERSE, BENEFICIAL or NEUTRAL (*NEUTRAL does not mean equal to other properties)

SAMPLE SCENARIO

Site Influence				
Influence	Proximity	Detail	Impact	Comment
Residential	Bordering		Neutral	Typical residential subdivision

View and Impact to Value/Marketability		
View	Range of View	Impact
Residential	Full	Neutral

Site Features and Impact to Value/Marketability			
Feature	Detail	Impact	Comment
Hazard Zone	No Hazard Zone Noted		
Site Characteristic	Topography Rolling	Adverse	Steep grade is less marketable.

Adverse	The market reaction has a negative impact on the property's value or marketability.
Beneficial	The market reaction has a positive impact on the property's value or marketability.
Neutral	No measurable market impact on the property's value or marketability.

Sales Comparison Approach

Subject Property		Comparable #1		Comparable #2		Comparable #3	
General Information							
Property Address	201 Underhill Dr, Unit 202 Nowhere, CA 90021	201 Underhill Dr, Unit 204 Nowhere, CA 90021		1633 Hundred Ave, Unit 801 Nowhere, CA 90021		1639 Town St, Unit 333 Nowhere, CA 90021	
							
Data Source		Assessor Record MLS M32583		Assessor Record MLS M32380		Assessor Record MLS M28713	
Proximity to Subject		0.01 Miles S		0.47 Miles SE		0.44 Miles S	
List Price	—	\$778,000		\$790,000		\$768,000	
Listing Status	—	Settled Sale		Settled Sale		Settled Sale	
Sale Price		\$778,000		\$794,000		\$765,000	
Financing Type		Cash	\$0	VA	\$0	FHA	\$0
Sales Concessions	—	No		\$10,000	\$0	\$5,000	\$0
Contract Date	—	05/19/2019	\$0	06/19/2019	\$0	06/15/2019	\$0
Sale Date		06/19/2019	\$0	08/19/2019	\$0	07/15/2019	\$0
Days on Market	—	40		11		21	
Attached/Detached	Attached	Attached		Attached		Attached	
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Project Information							
Project Name Same Project as Subject	The M15	The M15 Yes		ABC Estates No		The Arena No	
Monthly Fee	\$604	\$604		\$525		\$475	
Common Amenities/Services	Built-in Pool Inground Spa Unit Storage	Built-in Pool Inground Spa Unit Storage		Inground Pool Inground Spa		Inground Pool	
Special Assessments	Existing	Existing		None		Proposed	
Site							
Neighborhood Name	Eastwood	Eastwood		Midtown	\$0	Century Village	\$0
View Range	Residential Full	Residential Full		Residential Full		Residential Full	
Dwelling(s)							
Year Built	1973	1973		1986	\$0	1987	\$0
Structure Design	Mid-rise	Mid-rise		Mid-rise		Mid-rise	
Heating	Forced Warm Air Natural Gas	Forced Warm Air		Forced Warm Air		Forced Warm Air	
Cooling	Centralized	Centralized		Centralized		Centralized	
Units							
Floor Number	2	2		8	\$(5,000)	3	\$0
Corner Unit	No	No		No		Yes	\$(10,000)
Bedrooms	2	2		2		2	
Baths - Full Half	2 0	2 0		2 0		2 0	

SALES COMPARISON

Grid is broken into subsections

Report includes a summary (as seen earlier)

Ability to add additional rows

Allows for more comprehensive understanding of each property

SALES COMPARISON

SAMPLE SCENARIO: Single Family

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Unit(s)				
Bedrooms	5	5	4	\$0
Baths - Full Half	4 1	4 1	4 1	\$5,000
Finished Area Above Grade	3,308 Sq. Ft.	3,272 Sq. Ft.	1,992 Sq. Ft.	\$98,700
Finished Area Below Grade	720 Sq. Ft.	620 Sq. Ft.	300 Sq. Ft.	\$8,400
Unfinished Area Below Grade	72 Sq. Ft.	72 Sq. Ft.	100 Sq. Ft.	\$0

SAMPLE SCENARIO: 2- to 4- Unit

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Unit(s)				
Structure ID Unit ID	Building 1 Unit 1	Building 1 Unit 1	Building 1 Unit 1	Building 1 Unit 1
Bedrooms	2	2	3	\$0
Baths - Full Half	1 0	1 0	1 0	1 0
Finished Area Above Grade	864 Sq. Ft.	864 Sq. Ft.	612 Sq. Ft.	\$8,800
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	0 Sq. Ft.	0 Sq. Ft.
Structure ID Unit ID	Building 2 Unit 2	Building 2 Unit 2	Building 2 Unit 2	Building 1 Unit 2
Bedrooms	2	2	2	2
Baths - Full Half	1 0	3 0	1 0	1 0
Finished Area Above Grade	864 Sq. Ft.	1,926 Sq. Ft.	676 Sq. Ft.	\$6,600
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	0 Sq. Ft.	0 Sq. Ft.

Rows that always display

Rows that conditionally display when applicable based on property characteristics

Rows that may display when relevant to support adjustments, analysis, and conclusions

NO GLA

SAMPLE SCENARIO

Unit Interior			
Area Breakdown		Levels in Unit	3
Finished Above Grade	1,480 Sq. Ft.	Occupancy	Owner
Finished Above Grade (Nonstandard)	240 Sq. Ft.	Total Bedrooms	3
Unfinished Above Grade	240 Sq. Ft.	Total Bathrooms - Full	2
Finished Below Grade	560 Sq. Ft.	Total Bathrooms - Half	1
Finished Below Grade (Nonstandard)	200 Sq. Ft.		
Unfinished Below Grade	240 Sq. Ft.		
Area Data Source	Physical Measurement		
Below Grade Finish Compared to Above	Similar		

CLEARER AREA BREAKDOWN FOR YOU AND YOUR CLIENTS

PHOTOS

Not just at the end anymore - now placed in relevant sections

LARGE PHOTOS PLACED AT THE BEGINNING OF SUMMARY, DWELLING EXTERIOR AND OUTBUILDING SECTIONS

IDENTIFY EACH PHOTO FROM A LIST

SAME PHOTO CAN BE TAGGED FOR DISPLAY IN MORE THAN ONE PLACE

THUMBNAIL PHOTOS AT THE TOP OF THE GRIDS

Subject Property Amenities

Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Living	Balcony	Concrete	120 Sq. Ft.

Apparent Defects, Damages, Deficiencies (Subject Property Amenities)

None

Subject Property Amenities Commentary

Additional commentary can be added here, if needed by Appraiser.

Subject Property Amenities Exhibits

Balcony



QUALITY AND CONDITION

Interior Quality and Condition

Interior Quality Rating
Interior Condition Rating

SAMPLE SCENARIO

Quality and Condition Ratings describe the physical condition and the quality of a property **as of the effective date** of the appraisal on an absolute basis, **not on a relative basis** or how a property relates to other properties.

Quality and Condition			
Interior Quality Rating	Q4	Interior Condition Rating	C4

The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report

Kitchen and Bathroom Details					
Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
Kitchen Level 1	Not Updated		Corian Countertops, Double Oven, Hardwood floors.	Typical Wear and Tear	
Bath - Full Level 2	Not Updated		Double Sink with separate shower and extra-large tub, ceramic flooring.	Typical Wear and Tear	
Bath - Full Level 1	Not Updated		Ceramic flooring.	Typical Wear and Tear	
Bath - Full Level 2	Not Updated		Ceramic flooring.	Typical Wear and Tear	
Bath - Half Level B1	Fully Updated	5–10 years	Ceramic flooring.	Typical Wear and Tear	Basement half bath newer than rest of house.

Overall Update Status for Bathrooms	Moderately Updated
-------------------------------------	--------------------

EXAMPLES

Address, County, Neighborhood Name

SAMPLE SCENARIO

Subject Property

Physical Address	12345 Holiday Hwy	Attachment Type	Detached
	Surfside, HI 12345	Units Excluding ADUs	2
County	Hawaii	Accessory Dwelling Units	0
Neighborhood Name	Hawaiian Vista	Dwellings Containing Units	2
		Special Tax Assessments	No

Planned Unit Development (PUD)

Condominium

Cooperative

Condop

Property on Native American Lands

Subject Site Owned in Common

Homeowner Responsible for all Exterior Maintenance of Dwelling(s)

New Construction

Yes

No

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Ownership Rights

Property Rights Appraised	Fee Simple	All Rights Included in Appraisal	No
		Rights Not Included	Mineral Rights
Description of Rights Not Included All mineral rights are held by the state of Hawaii.			

Physical Address
Alternate Physical Address
County
Neighborhood Name

Unit Interior - Building 1 - Unit 1

Area Breakdown	
Finished Above Grade	864 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Assessor Record
	Physical Measurement

Overall, the report will look VERY different, but we believe this is a good thing

EXAMPLES

SAMPLE SCENARIO

Site

Total Site Size	11,997 Sq. Ft.	Number of Parcels	1
Assessor Parcel Number (APN)	APN Description	Parcel Size	
3-1-5-067-055	Land with Dwelling	11,997 Sq. Ft.	

Zoning

Compliance	Legal Nonconforming
Classification Code	A-1A
Classification Code Description	Agricultural/Residential
	1.00 Acre Minimum
Impact	Neutral
Description of Zoning Compliance	Nonconforming to zoning due to smaller lot size than currently allowed

Property Use

Non-Residential Use	None
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Property Access

Primary Access	Public Street
Street Type and Surface	Rural Road Gravel
Typical for Market	Yes

Description of Property Access Subject fronts onto a collector street.

Overall, the report will look VERY different, but we believe this is a good thing

RECONCILIATION

SAMPLE SCENARIO

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Summary				
List Price	\$799,900	\$839,999	\$839,900	\$789,000
Contract Price	\$765,000	—	—	—
Sale Price		\$810,000	\$820,000	\$770,000
Net Adjustment Total		\$(56,240)	\$(45,180)	\$7,020
Price Per Finished Area Above Grade		\$217	\$230	\$198
Adjusted Price		\$753,760	\$774,820	\$777,020
Comparable Weight		Less	Most	Most
Indicated Value by Sales Comparison Approach				
Indicated Value	\$775,000			

Reconciliation of Sales Comparison Approach

The subject and comparables are located within a suburban market area that is within 40 miles commuting distance to the Northern Virginia and Washington, DC metropolitan business and government centers. Sales of properties with accessory dwelling units, while not uncommon, can be difficult to identify as the units are often not advertised as separate living areas. Comparables #2 and #3 are given greatest consideration as they are the most proximate, contain accessory dwelling units and are most similar in age, quality, and condition to the subject. The subject and all comparables are located within the “Unreal Farms” neighborhood and are leasehold properties.

MORE STRUCTURED, DATA-SUPPORTED, AND ASSIGNMENT-SPECIFIC — WITH LESS BOILERPLATE AND MORE EXPLICIT SUPPORT FOR ADJUSTMENTS AND WEIGHTING DECISIONS.

WHAT THIS MEANS

BE PROACTIVE WITH
PROPERTY INFO
(FEATURES,
UPGRADES, COMPS)

PLAN FOR
SLIGHTLY LONGER
APPRAISAL
WINDOWS

EXPECT MORE
DETAILED
DISCUSSIONS ABOUT
CONDITION AND
ADJUSTMENTS

SHORT TERM

FASTER,
CLEARER, AND
MORE
DEFENSIBLE
APPRAISAL
REPORTS

LESS
SUBJECTIVITY
AND FEWER
REVISION
REQUESTS

BETTER
CONSISTENCY
ACROSS LENDERS
AND MARKETS

LONG TERM

WHAT THIS MEANS

Typical Page Count Expectations

These are general market observations, not hard rules:

Report Type	UAD 2.6 Typical Length	UAD 3.6 Expected Length
Standard SFR	25–35 pages	35–50+ pages
Complex Property	35–50 pages	50–70+ pages
Condo	20–30 pages	30–45+ pages

Early adoption may skew even longer as appraisers err on the side of fuller explanation.

LENGTH

Expect More Calls — and More MLS Fields



Why appraisers are calling

The new report asks for detail that isn't always available yet in MLS listings or public records:

- Specific countertop materials
- Flooring type in secondary bedrooms
- HVAC and window efficiency ratings
- Confirmation of recent upgrades

In the meantime, listing agents are often the fastest source of truth.



MLS systems are catching up

MLS systems nationwide are updating their listing fields to align with UAD 3.6 data points — the goal is to feed the appraiser's report automatically.

Expect more required fields when you list a property going forward — and more accurate listings mean fewer calls later.

How Agents Can Prepare



Build a "Property Features" packet at listing

Upgrade receipts, the age of major systems (HVAC, roof, windows), and materials used in renovations — ready to go before the appraisal is even ordered.



Send it to the appraiser digitally, ahead of time

Offer the packet when the inspection is scheduled, so the appraiser arrives with fewer unknowns.



Set expectations with your clients early

Let sellers know the appointment will likely take longer — and that it's industry-wide, not a comment on their home.



Build a little buffer into contingency timelines

Until turn times stabilize, avoid tightening appraisal contingency periods in contracts.

Consultation Appraisal™

- Be sure your listing is priced correctly – make sure your seller is not leaving money on the table.
- Know the true size of the subject property
- We will offer suggestions on updates or improvements to unlock additional profits for your seller
- Negotiate with power and conviction
- Be aware of any potential bank appraisal issues
- Be aware of any repairs a bank appraisal would call for
- Excellent way to convince buyers of the home value
- We are your consultant throughout the transaction
- If a subsequent bank appraisal comes in below our value, **WE will write the rebuttal letter and have it to you within 24 hours! We win most of the time.**
- This keeps the transaction on track and virtually guarantees you will not have an appraisal issue
- Standard fees start at just \$450

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D. Scott Murphy, SRA
Chairman of the
GA Real Estate Appraisers Board



D.S. Murphy

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Questions after the class?
We are happy to help.

Thank You!



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Holder**

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