



Reconsideration of Value Request Form

If you would like to raise any concerns about the property appraisal performed during the application process, please provide the details which support your basis for this Reconsideration of Value (ROV) request. If the form provides insufficient space, feel free to include additional information in your email or a separate word document. The more information you provide, the better we will be able to address your concerns. If you have any questions about how to complete the form, contact appraisals@guardhill.com or your loan officer.

Once the form is complete, please email the form and any supporting documentation to:
appraisals@guardhill.com

Purpose of Reconsideration of Value

Select all options that apply to your request.

- Correct and/or explain omissions or errors within the appraisal report
- Review additional comparable sales which sold prior to the effective date of the appraisal report
- Inappropriate or incorrect comparable sales were used
- Report concerns of appraiser bias or discrimination

General Guidelines of Acceptable Comparable Sales

- Comparable sales must be for a closed purchase. Current listings or contingent sales can be considered.
- The closed date of the comparable sale must be no more than 12 months prior to the date of your appraisal and cannot be after the effective date of your appraisal.
- The comparable sale must be proximate to your home. While proximity may vary based on the location of your home, please keep in mind that the closer the comparable, the more likely it will be considered appropriate.
- Comparable sales should have similar characteristics including the style of the home, size of the lot, room/bedroom/bathroom count, age, condition, and quality of construction.

Appraisal Information

Loan Number: _____

Subject Property Address: _____

City: _____ State: _____ Zip: _____

Effective Date of Appraisal: _____

Contact Information

Applicant Full Name (First Name, Last Name): _____

Loan Officer Name: _____

ROV Request Reason Summary

Please provide a summary of this ROV request. If the request includes additional comparable sales, please fill out the details in the next sections.

Please explain why you believe the comparable sales provided below are superior to those selected by the appraiser.

1st Proposed Comparable Sale

Proximity to Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

2nd Proposed Comparable Sale

Proximity of Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

3rd Proposed Comparable Sale

Proximity of Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

I/We have completed the Reconsideration of Value Form using accurate and complete information.

Applicant Signature

Date