

Preparing for an Appraisal

To help the appraisal process go as smoothly as possible, we recommend reviewing the checklist and provide any documents, if available, to the appraiser.

Checklist:

- Unlock or remove all padlocks around the property. The appraiser will need to access the front, rear and side yards.
- Remove dog waste in yard prior to appraiser's arrival.
- Trim trees or bushes against the building. The appraiser will need to measure the perimeter of the home and will need to walk around the entire foundation.
- Please keep pets contained or removed from the property when the appraiser arrives.
- Make sure all areas and rooms in the home are accessible.
- In the winter months, please remove any snow that may prevent access to or around the property.
- When the appraiser will be accessing the property with a lockbox, please verify the lockbox combination, confirm the keys are in lockbox and if on front door, do not lock the storm door- preventing access to the lockbox.
- Every room will need to be photographed by the appraiser. Verify all the rooms have adequate lighting. Please replace light bulbs if needed.
- Confirm smoke detectors and carbon monoxide detectors are present and functioning correctly.
- Outbuildings such as garages, sheds, pool houses, cabanas etc. need to be unlocked and accessible.

Items specific to appraisals for FHA loans:

- Make sure the attic area is accessible to the appraiser. Remove or cover any clothing or personal items that may have insulation dropped on them when the scuttle area is opened.
- Make sure the basement or crawl space area is accessible.
- Confirm the heating and air-conditioning units are operational.
- Make sure the mechanical room is accessible. The appraiser will need to inspect the furnace, water heater and service panel.
- Address any exposed wiring around the service panel or in the living areas. Install outlet covers or switch plates if missing.
- Make sure the air-conditioning unit is accessible. The appraiser will need to inspect the A/C unit.
- Confirm home appliances are unloaded such as the dishwasher, washing machine and dryer etc. The appraiser will be testing the appliances.

Documents:

A detailed list of any home improvements or enhancements that were done to the property in the past 15 years. Please include the purchase price and installation date.

A survey or parcel map of the property and building if available.

Copy of house plans or blueprints if available.

Records regarding the purchase of the property if purchased in the past three years.

Any written agreements, such as sharing a driveway with a neighbor or other easement agreements.

Title policy that may list any encroachments or easements.

If selling, please provide a list of any personal property that may transfer with the home. Also, please provide a list if any items will not transfer with the home that are present at the time of inspection.

Any inspection reports or other recent reports, Dryvit stucco inspection, septic system, well etc.

Any invoices for recent structural or major repairs, foundation epoxy crack filling, new roof etc.

If a project was completed that required a permit, please provide a copy of the permit confirmation to the appraiser.

If applicable, please provide the condominium budget and year end statement.

If the property is a condominium or in a PUD, please provide the management company name and contact information.