

## APPRAISAL REBUTTAL INSTRUCTIONS

### **Please submit the following for an appraisal rebuttal:**

- Completely fill out the rebuttal form, incomplete forms will be rejected.
- Include no more than 3 confirmed closed sales from the subject's market area.
- Comparable sales are described as follows:
  - Comparable sales within 90 days from the effective date of the appraisal.
  - Comparable sales within a similar distance or closer than the sales used in the appraisal report.
  - Comparable sales with similar square footage (within 20% of the subject), room count and other amenities such as pool, upgrades, site, etc.
- If a correction is requested to the appraisal please submit supporting documentation such as public records or plans showing a different square footage or room count. Please note that public records are not always correct.

### **Unacceptable rebuttals include:**

- Providing any reference to a value or value range.
- Submitting several rebuttals Multiple rebuttal requests can be perceived as an attempt to influence the appraisers value. Please be sure that all information is included at the time of submission as we will only submit one rebuttal to the appraiser.
- Rebuttals dated 30 days after the effective date of appraisal.

### **Service Levels:**

- Rebuttals will take at least 72 hours to complete.
- Due to current legislation and Appraiser Independence Requirements we cannot provide a review on a rebuttal.

ACC Loan Number: \_\_\_\_\_

Date: \_\_\_\_\_

### OVERVIEW

Requested By (Name/Title)	Requestor Email Address
Lender Name	Requestor Phone Number
Appraisal Property Address	
Transaction Type:    Purchase       Refinance	

### DETAILS

Comparable 1: Property Address		
Sales/Listing Price	Sold Date	Proximity to Subject

Comparable 2: Property Address		
Sales/Listing Price	Sold Date	Proximity to Subject

Comparable 3: Property Address		
Sales/Listing Price	Sold Date	Proximity to Subject

### ADDITIONAL COMMENTS / DETAILS

**\*\*\* FORM MUST BE COMPLETED IN ITS ENTIRETY TO BE REVIEWED \*\*\***

Please submit the completed form to [appraisals@accmortgage.com](mailto:appraisals@accmortgage.com) for initial review. Upon evaluation by the Appraisal Rebuttal Department, the request will be assessed to determine whether sufficient supporting data exists to warrant a formal reconsideration. If deemed appropriate, the request will be forwarded to the applicable Appraisal Management Company (AMC) for review. The AMC, in conjunction with the appraiser, will make the final determination based on the information and supporting documentation provided.