

SUBMITTING AN APPRAISAL REBUTTAL

Enclosed in this packet (see next page), the rebuttal form's purpose is to correct factual errors or provide additional information or explanation about the basis for valuation. Only one request per application is permitted. Additional comparables submitted must meet the following criteria:

- Closed sales only.
- Located in the subject neighborhood and no further distance than comps provided on the report.
- Comps must have closed prior to inspection date and be as or more recent as comps on the report.
- Comps must be similar in Gross Living Area and style of the subject property.
- You must specify why the new comps provided are superior to the comps on the report.

Submitting thoughtful, objective rebuttals with appropriate documentation will increase your chances for re-consideration. An emotional, critical rebuttal with no supporting documentation or clear expectation will hinder your re-consideration chances.

Helpful Tips for Completing the Rebuttal Form

DO:

- Use clear, concise comments to explain factual errors or to provide additional information for valuation.
- Present your information in an objective, straightforward manner.
- Provide supporting documentation such as additional comps.
- Ask direct questions when you need to understand why particular information was used by the appraiser or how he/she calculated adjustments.
- Make sure that your rebuttal request is legible and easy to read.

DON'T:

- Use rebuttal form to criticize or complain about the appraiser or appraisal.
- Use emotional language.
- Indicate what the value should be or how much it should be increased.
- Only forward the borrower's comments as these tend to be emotional and critical.

Dart will review the form and forward to the appraiser. Dart also monitors the process and follows up with the appraiser if a response is not submitted in a timely fashion. The appraiser's response is reviewed to ensure all concerns were addressed.

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