



## ***RECONSIDERATION OF VALUE AND CORRECTIONS***

South Atlantic Bank is committed to providing superior customer service to our clients. To ensure the highest standards of quality in the valuation process and compliant with the Appraiser Independence Requirements (AIR) and Interagency Guidelines we respectfully request that you review the information for re-consideration in the appraisal report. This is not an attempt to coerce the appraiser to make changes or value without substantiated information. At South Atlantic Bank, we want independent, unbiased, and accurate appraisals. We have selected this appraiser for this assignment based on geographic and assignment-type competency.

The information you attach to this request will be provided by South Atlantic Bank to the Appraiser. Consistent with the ROV criteria set forth by FHFA, the GSEs, FHA, etc. The appraiser must include commentary explaining the conclusions to the ROV request within a revised appraisal report. The appraiser is not allowed to change information on the appraisal report without specifically addressing why those changes are being made.

Appraisers must comply with applicable laws including anti-discrimination laws and the Fair Housing Act, among others. Please remember that the appraiser remains independent throughout the process. For this reason, we must comply with all agency and investor guidelines. We will review only ONE request per appraisal. Do not submit prior appraisals or valuations on the subject property. These cannot be given to the appraiser and if provided will be removed. Language in the appeal cannot request a specific value to support a purchase price or loan amount. The appeal should focus on facts and data and not opinions

Please complete the following information using this Appraisal Reconsideration Form to bring to light any concerns you may have with the appraisal report. This information to must be emailed to [appraisaldispute@southatlantic.bank](mailto:appraisaldispute@southatlantic.bank). It will be reviewed for accuracy and content then submitted to the appraiser. Once we receive the appraiser's response you will be contacted with the results.



## Appraisal Reconsideration of Value (ROV) Form

Subject Property					
Property Address:					
City:		State:		Zip Code:	
Loan Number:		Loan Type		Case # if applicable	
Borrower:		Loan Originator			
Contact:		Appraisal Desk		Email: <a href="mailto:appraisaldispute@southatlantic.bank">appraisaldispute@southatlantic.bank</a>	

### Reason for Reconsideration

Please indicate which of the following you are requesting:

- Correction (the report contains incorrect data or is missing information)
- Reconsideration (additional sales were available)
- Adjustments (incorrect or features not accounted for)

**Supporting data and their respective data sources should also be referenced and included when requesting the correction of data and / or adjustments.**

### Additional Sales – Must be closed sales as of the date of the appraisal

	Sale #1	Sale #2	Sale #3	Sale #4	Sale #5
MLS# If known					
Street Address					
City/Zip Code					
Sale Date					
Sale Price					
Square Feet					
Bed/Bath Count					

Please describe the area of the appraisal report that require a response. You may include other information to assist the appraiser in their determination. This can include age of homes, renovation details, lot size, etc: Further supporting data can be attached.

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