Example Realty
Buyer's Agent
Example Agent
(555) 010-0100 ·
agent@example.com

DATE
July 28, 2026

TO
Example Lending
Appraisal / Reconsideration of Value Department

BORROWER
Example Buyer

LENDER
Example Lending

APPRAISAL FILE
SAMPLE-1847

APPRAISER
A. Example, Certified Residential Appraiser, Example Appraisal Services

DATES
Effective 07/22/2026
Report 07/25/2026

LOAN
Conventional loan

CONTRACT PRICE
$215,000

APPRAISED VALUE
$200,000

DIFFERENCE
$15,000

VALUE REQUESTED
$215,000

REQUEST FOR RECONSIDERATION OF VALUE

1847 Laurel Creek Dr

Springfield, SC 29000

On behalf of the buyer, Example Buyer, we are writing about the purchase of 1847 Laurel Creek Dr. The appraisal came in at $200,000, $15,000 below the $215,000 contract price, and we ask that the value be reconsidered at or near the contract price.

Additional sales for consideration

The report's comparable sales range from 1,350 to 1,750 sq ft, and closed within 10 months of the effective date (page 2). Each sale below falls within that range and closed before the effective date. Please consider them.

SALE	DIST.	DATE	PRICE	GLA
212 Briar Hollow Ln County deed records · 3/2 · 2010 · 3/2 within 40 sq ft; closed after Comparables 1 to 4 (p. 2)	0.6 mi	06/14/2026	**$221,500**	1,560
87 Tupelo Bend County deed records · 3/2 · 2014 · built 2014, near the subject's 2012; Comparable 3 is 4.02 mi away (p. 2)	0.9 mi	05/02/2026	**$218,000**	1,480

Living area and room counts are county figures; please verify.

Top 3 items for reconsideration

Submitted so any corrections can be made before closing.

1. **Consider the two recorded sales listed above**
   Both closed before 07/22/2026, within 0.9 miles
2. **Explain the missing age adjustments on Comparables 3 and 4**
   Stated $500 per year used on Comparable 2 only (page 2)
3. **Explain the weight given to Comparable 5, or give it weight**
   0.4% net and gross adjustment, same street (page 2)

Thank you for your time and for considering this request.

Sincerely,

Example Agent
Buyer's Agent
Example Realty
(555) 010-0100 · agent@example.com

Attached: Exhibit A: Appraisal report, File # SAMPLE-1847, effective 07/22/2026; Page numbers refer to the appraisal report PDF.

Submitted by the borrower through Example Lending per the lender's borrower-initiated ROV process, for transmission to A. Example, Example Appraisal Services. This request was prepared by the requester named above, using figures from the appraisal report and information the requester provided. It is not an appraisal, an appraisal review, or an opinion of value. It asks the appraiser to consider additional information, explain the basis for the value, or correct errors, as federal rules permit (12 CFR 1026.42). It is submitted through the borrower's lender, and the appraiser alone decides whether to change the value.