

Preparing for the Appraisal Inspection

- Create a detailed list of the recent home improvements, which should include the following:
 - cost of the improvement(s),
 - date(s) when completed, and
 - before and after pictures if available.
- Make sure each room is accessible; the appraiser is required to inspect each room.
- If there is a crawl space, this area will also have to be made accessible for inspection for an FHA/VA/USDA appraisal.
- Keep all pets restrained. Appraisers have been bitten by cats and dogs; the owners had assured them that their pets were friendly – *not so much!*
- If you live within a development that has a homeowner's association, have the name and phone number of the contact person available along with a fee statement.
- If the appraisal is for an FHA/VA/USDA loan, then the area leading to the attic will have to be cleared and made accessible – the appraiser is required to make at least a head and shoulders inspection of the attic area.
- Walk through each room and straighten up as if you were getting ready for company to visit. Appraisers are objective and can look past many things. However, the Buyer's mortgage underwriter reviewing the appraisal photos may feel differently.
- Complete any unfinished projects – most appraisals are done “as is”, and any projects that haven't been completed will have to be adjusted for within the appraisal report. In addition, many banks and mortgage companies will require unfinished projects to be completed and will also require the appraiser to verify the projects have been completed prior to settlement.
- A copy of any agreements regarding easements (such shared driveways and/or garages, etc.) should be made available.
- Give the appraiser room to do their job. Errors are more likely to occur when an appraiser isn't able to concentrate on their inspection.