

How to Prepare for an Appraisal

To help the appraisal go as smoothly as possible we generally recommend you take the following actions and prepare the listed documents, if available, for the appraiser.

Checklist:

- Unlock all padlocks on the property.
- Keep a leash on pets or remove them from the property.
- Make sure all areas of the home are accessible.
- Remove any snow that will prevent access to the property
- Verify lock box combination and access keys are accessible, and do not lock the storm door from the inside.
- Remove locks, furniture, clothing, or anything that may prevent entry to the attic and crawl spaces. (FHA/VA)
- Remove locks, furniture, clothing, boxes, or anything that may prevent entry to the attic, crawl spaces, furnace, and water heater. (FHA/VA)
- Safety equipment in house installed and working properly.
- Replace light bulbs so rooms have adequate lighting.
- Remove photographs of people from every room.
- Outbuildings such as garages, sheds, pool houses, cabanas, etc. need to be accessible. (FHA/VA)
- Ensure furnace and water heater are accessible.
- Confirm heating and air conditioning are operational. (FHA/VA)
- Ensure home appliances are unloaded such as the dishwasher, washer machine, dryer, etc. (FHA/VA)
- Address any exposed wiring in living area and install faceplates covers if missing.
- Repair small things like leaky faucets, missing door handles, and trim. (Recommendation) (FHA/VA)
- Mow your yard and trim your bushes or trees (Recommendation)
- Remove photographs of people from every room. (Underwriter requirement)

Documents:

- A survey or plot map of the property and building (if readily available).
- Copy of original house plans if available.
- Records on the purchase of the property in the last three years.
- Information on any written private agreements, such as a shared driveway with a neighbor.
- A list of any personal property that is part of the home and you intend to be sold with the home, such as an oven, or a washer and dryer.
- Title policy that lists encroachments or easements.
- Most recent real estate tax bill and or legal description of the property.
- Any inspection reports, or other recent reports for termites, EIFS (synthetic stucco) wall systems, your septic system and your well.
- A list of any major home improvements and enhancements (for example, the addition of central air conditioning or roof repairs). Please include the purchase and installation date, along with permit confirmation if available.
- If applicable, provide the condominium budget and year-end statement.