OriginPoint
Mortgage

Reconsideration of Value
Request Form — Page 1

After reading and understanding the Reconsideration of Value Overview document, please provide complete and accurate details which support your basis for the reconsideration request (ROV). If the form provides insufficient space, feel free to include additional information in your email or a separate word document. The more information you provide, the better the appraiser will be able to address your concerns. Should you have any questions about how to complete the form, contact ROV@originpoint.com or your loan officer.

Once the form is complete, please email the form and any supporting documentation to:

General ROV request: ROV@originpoint.com
ROV due to bias or discrimination concerns: Fair.Appraisal@originpoint.com

Purpose of Reconsideration of Value

Select all options that apply to your request. **Please only select those that are applicable.**

- ☐ Correct and/or explain factual errors within the appraisal report
- ☐ Review additional sold comparables which sold prior to the effective date of the appraisal report
- ☐ Appraiser conduct concern
- ☐ Report concerns of appraiser bias or discrimination

General Guidelines of Acceptable Comparable Sales:

- Comparable sale must be for a **closed** purchase, no listings or contingent sales can be considered.
- The closed date must be no more than 12 months prior to the effective date on your appraisal and **cannot** be after the effective date on your appraisal.
- You must provide at least 2 additional comparables up to a total of 5.
- The comparable sale must be proximate to your home. While proximity may vary based on the rural or urban location of your home, keep in mind that the closer (and more similar in characteristics) the comparable, the more likely it will be considered appropriated and acceptable. If you live in a subdivision, condominium project, or PUD, recent sales in your development of similar homes are the most persuasive.
- Proximity is determined "as the crow flies" rather than the driving mileage between the comparable. *Visit https://www.freemaptools.com to help determine the "crow flies" distance from the subject property and proposed comp.*
- The Gross Living Area of the comparable should be comparable to the subject property, typically the difference in GLA should be less than +/-20% of the subject.
- Comparable sales should have similar characteristics including the style of the home, size of the lot, GLA, room/bedroom/bathroom count, age, condition, and quality of construction.

Please do not supply more than 5 sold comparables for the appraiser to review.

Appraisal Information

Loan Number: _____

Property Address: _____

City: _____ State: _____ Zip: _____

Effective Date of Appraisal: _____

Contact Information

Applicant Full Name (First Name, Last Name): _____

Loan Officer/VP of Mortgage Lending Name: _____

SAVE AS this form first (do not 'Print to PDF'), complete all fields, attaching additional documents as needed, then send it to the appropriate email contact. (20230524-1901684)

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ROV Request Reason Summary

Please provide a summary of your reasoning for the value appeal request. Please do NOT list additional closed sales in the section below.

Please attach additional pages if text does not fit in this box.

Please provide a concise narrative below each comparable to explain why you believe the comparable provided is superior to those selected by the appraiser.

1st Proposed Comp for ROV

Proximity of Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

SAVE AS this form first (do not 'Print to PDF'), complete all fields, attaching additional documents as needed, then send it to the appropriate email contact. (20230524-1901684)

2nd Proposed Comp for ROV

Proximity of Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

3rd Proposed Comp for ROV

Proximity of Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

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4th Proposed Comp for ROV

Proximity of Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

5th Proposed Comp for ROV

Proximity of Subject	Sale Price	Date of Sale	Beds	Bath	Site Size	GLA	Basement

Comp Address/Data Source/Comments

Please attach additional pages if text does not fit in this box.

I/We have read and understood the Reconsideration of Value Overview document and have completed the Reconsideration of Value Form using accurate and complete information.

Applicant Signature

Date

SAVE AS this form first (do not 'Print to PDF'), complete all fields, attaching additional documents as needed, then send it to the appropriate email contact. (20230524-1901684)