

REQUEST FOR FHLMC VALUE DISPUTE REVIEW

Examples of Acceptable Information for a Value Dispute:

A Value Dispute Review may be submitted when additional market information exists or additional facts about the subject's physical condition exist that were not included in the original BPO. Value Disputes are conducted as a result of a disagreement with the report opinion(s) based on additional data not included in the original BPO. The completion of a Value Dispute Review may or may not result in a change to the report or the value opinion.

Refer to the possible dispute review items listed below, which may include an independently completed appraisal, comparables that closed prior to the effective date of the value being disputed AND/OR evidence of property condition/repair or hazard issues. Check the applicable box(es) and provide any necessary supporting or clarifying information.

Complete, yet concise, summary of dispute outlining why value is disputed:

Supporting Documentation Provided (check the appropriate box):

- ☐ Independent Appraisal
- ☐ Additional Comparables
- ☐ Repair Estimates & Photo Documentation
- ☐ Other:

ASSET INFORMATION:

Date:	BAC Loan Number #:	FHLMC Loan Number #:	Borrower Name:
Property Address:			
City:	State:	Zip:	

REQUESTOR INFORMATION:

Requested by:	Ph #:	Company:
Requestor's email:		

INDEPENDENT APPRAISAL

Independent Appraisal:

An independent appraisal may be submitted for review. Please fill out the relevant sections (asset & requestor information) of this document and include with the copy of the appraisal when returning to your specialist.

ADDITIONAL COMPARABLE INFORMATION

Additional Comparable Information:

3 comparables sales (providing all characteristics) and 3 comparable actives. Comps must be equal or better indicators of subject value, similar in characteristic to the subject property, proximate and recent. MLS sheets must accompany all comp submissions including CMA type reports.

Photos must be legible and in color.

Sale or Pending or Listing	Sale or List Price	Closed Date	Verifiable Doc or MLS#	Verification Contact	Comparable Address
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

CONCERNS REGARDING THE COMPARABLES SUBMITTED ABOVE

Provide any necessary commentary regarding the comparables provided above. If comments are not also provided, the issue may not be addressed.

☐ The following information is being provided regarding the noted comparable:

Comparable(s) #:

Comment:

Comparable(s) #:

Comment:

Comparable(s) #:

Comment:

Property Condition, Repair or Hazard Concerns

Check the box for each applicable additional item. If comments are not also provided, the issue may not be addressed.

Property Condition, Repair, or Hazard:

Provide a summary of the Condition Issue, Repair or Hazard:

All of the following documentation is required to submit the form for review.

☐ Line Item itemized repair estimate from a licensed contractor or engineer on business letterhead with costs to cure

☐ Legible color photos of damages are provided

Other Concerns for the Dispute

If you have other concerns; please restrict your comments to factual information.

Comments:

All documentation including MLS sheets of provided comparables in PDF format, photos of condition/ repair/ hazard issues, line item itemized repair estimates, or a copy of an independent appraisal should be included with this form when it is returned to your Specialist.