

What an Appraiser Looks For

Exterior:

1. Type and condition of the roof.
2. Condition of trim, soffit and fascia (including paint).
3. Type of exterior siding and condition.
4. Types of windows. If appropriate, are there storm windows?
5. Are there porches? Condition.
6. Is there a garage? Type and condition.
7. Landscaping, walks and driveways.
8. Condition of surrounding properties and general price range.
9. What public utilities serve the property?
10. Make-up of the neighborhood (meaning the *type* of properties).
11. Measurements of the exterior, type of house and the number of stories.

Interior:

1. Notes on the number of rooms, types of floors, walls, ceilings, condition.
2. Square footage.
3. Wall outlets (electrical) available in each room; GFCIs where needed.
4. Baths: number, water pressure, type of floor, walls around shower/ tub.
5. Handrails on stairways.
6. Condition of the kitchen, type of cabinets, appliances.
7. Number of bedrooms, closets, condition.
8. Is there an attic? If yes, is it floored, insulated, any evidence of leakage, condition?
9. Types of insulation in the house.

Basement:

1. Types of walls and floor.
2. Condition of floor joists (do they see any dry rot, wood infestation, etc.).
3. Type of electrical wiring (circuits or fuses; any knob and tube?), amperage, 220 available.
4. Type of water heater, size and condition.
5. Type of water lines.
6. Type of heating system and condition.
7. Type of air conditioning, if any.
8. Check for any evidence of water leakage into the basement, dampness.
9. Is there a floor drain or sump pump (if yes, where does it discharge?)?
10. Is there an outside entrance?
11. Is there a well? If so, where is it, what type, how is it pumped?
12. Is there a septic system? If so, how large is the tank, what type, last cleaning, where is it located (near well?)?
13. Check for asbestos.

Miscellaneous (NOTE: the *type* of financing will determine what an appraiser looks at):

1. The appraiser will need a copy of the deed/ legal description.
2. Water purity (potability) test and/ or septic dye test may be required.
3. The appraiser will refer to the past 6 months' "comparable" sales.
4. Flood certification status.

There is no time for inexperience, empty promises *or* false expectations!

HIRE WISELY: We are not "*all the same*"!