



...because time is money
www.rosswalkerandassociates.com

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OUR THREE STEP APPROACH

Whenever we receive a request for an appraisal, one of our team members will quickly stamp the appraisal order "received" with today's date, sign their name and fax it back to the client along with a letter confirming that we have received the order. Please look for such a confirmation when you request an appraisal because if you don't receive one within a few hours, it means that we did not receive your request for some reason. Please call us if this happens.

After confirming the order, each client request goes to our research department. Preliminary research will be performed to identify subject property attributes and to extract MLS sales from the immediate subject market area for the client to consider. This preliminary research is our **FIRST STEP** and if there are any significant issues, we will notify you immediately by fax with our Preliminary Research Advisory.

PLEASE REMEMBER THAT OUR INITIAL RESEARCH IS BASED ON WHAT TAX OFFICE RECORDS INDICATE THE PROPERTY PROVIDES. HOWEVER, THESE TAX OFFICE RECORDS ARE WRONG ALMOST HALF THE TIME.

As such, we **STRONGLY** recommend that you allow us to inspect the property to confirm what it provides in the way of living area, site size and features. This property inspection is our **SECOND STEP** in the research process. You may want to stop working on your loan file until we complete our inspection!

If we still have an issue after we have completed our property inspection and final research, we will fax you a Property Inspection Advisory. This letter will give you the option to have us stop at the "half way" point or to complete the appraisal report. If you direct us to stop "half way," we will issue a fifty percent refund or bill you for half our fee as agreed. This option applies if we discover a problem at the property which was not apparent during preliminary research.

Whenever a client directs us to perform an appraisal report, our **THIRD STEP** is to complete an appraisal and forward the completed appraisal to your email. Our final opinion of value will be noted on this report and will reflect what the subject property actually provides plus the best comparable sales available from publicly verifiable sources.

Warmest regards,

A handwritten signature in black ink that reads "Ross Walker". The signature is written in a cursive, flowing style.

Ross Walker