

# The Appraisal of Your Home



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I thought you might find this information on appraisals to be helpful.

An appraisal is an unbiased assessment of your home by a professional real estate appraiser. It establishes the current market value of the home you are financing and determines the quality and condition of the home. The appraiser compares your property to several other similar homes that have recently sold in your area, and makes value adjustments for differences between the properties. Some types of financing require extensive appraisals, while others require only very minimal appraisals where the appraiser may not even need to view the interior of your home. It is important to know that the *appraisal* is done to establish the **value** to be used for mortgage guideline and lending purposes, while a *home inspection* is completed at the consumers request for an extensive, detailed examination of the inner-workings of the home. Call us if you would like more information about appraisals or home inspections.

I am looking forward to working with you. Please do not hesitate to contact my office if you have any questions, or are in need of further assistance at this time!

Sincerely,

A handwritten signature in black ink that reads "Sandra M. Womack".

**SANDRA WOMACK**  
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