

# APPRAISAL DISPUTE

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**Date Issued**  
**Borrower**

**Loan No.**  
**Property**

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247

**Broker Company Name**

NMLS ID:

**Loan Originator**

NMLS ID:

State MLO ID:

Per The Dodd-Frank Act and A.I.R. requirements, this form must be completed and returned to dispute a completed appraisal report and /or to request a reconsideration of the appraisal report.

A Reconsideration Request to have the Property Appraisal Report revised 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 appraisal and the information is materially relevant to the conclusions in the appraisal report. Further, there must be evidence of a factual misstatement, misrepresentation of the subject property, or the use of dissimilar comparable sales to determine market value.

Please keep in mind that only disputed items based on fact, which include supporting data, will be accepted. *"The property sold for \$5,000 more, two years ago"* in itself, is not a valid dispute.

Reason(s) for Dispute: *(Check All That Apply)*

Disagree with Comparables Utilized

Attached (up to 3) MLS SOLD Comps:

Reason: \_\_\_\_\_

\_\_\_\_\_

Disagree with the Appraiser's Adjustments

Attach supporting documentation.

Reason: \_\_\_\_\_

\_\_\_\_\_

Upgrades, Remodel, Finished or Additions to the Subject Property have not been properly reflected in the appraisal

Attach supporting documentation.

Reason: \_\_\_\_\_

\_\_\_\_\_

Subject Property description is incorrect or has been omitted

Attach supporting documentation.

Reason: \_\_\_\_\_

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Other

Attach supporting documentation.

Reason: \_\_\_\_\_

Requested By: \_\_\_\_\_

Requestor's Company: \_\_\_\_\_

Requestor's Phone: \_\_\_\_\_

Requestor's Email: \_\_\_\_\_