# Basic Real Estate Appraisal Principles And Procedures By

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using an effective blend of theory and practice this best selling textbook provides a strong foundation for understanding today s ever changing appraisal marketplace

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this easy to follow appraisal text follows the national appraisal licensing outline and presents the information in a clear conversational workbook style three case studies help students apply complex principles to real life situations while giving instructors a platform for homework and group assignments benefits outline format explains concepts in a clear conciseway creating a less intimidating text

for both students and instructors glossary from the language of real estate appraisal reinforces key concepts and terms learning objectives and chapter outlines emphasize important topics and allow for easier review end of chapter questions reinforce the material and allow students to monitor their own progress example boxes illustrate how concepts are used in real life helping students apply appraisal principles to their careers valuation technique practice appendix allows students to apply their knowledge to real life examples while providing instructors a platform for a group and homework assignments instructor resources include an exam chapter outlines an answer key for the book s questions and case studies and a powerpoint presentation

more than 200 000 appraisers are expected to take the real estate appraisal certification exam over the next few years newly revised and updated this is the first authoritative exam guide to help appraisers prepare for the new state licensing requirements

please note to include industry updates and changes a new edition will be published in early 2015 a thank you to everyone especially my peers for their input your real estate appraisal is a simple guide to the appraisal and its process ideal for homeowners real estate agents and various professions within the mortgage industry it is ideal for any mortgage professional seeking transparency in an appraisal report common problems are identified and some factors should be considered before applying for a home mortgage the discussion also relates to first time homebuyers and what a new borrower should be wary of what are good home investments and how to rebut an appraisal if an appraised value is questionable anyone applying for mortgage financing should consider all aspects of the process and that includes the appraisal in today s market a homeowner or buyer should also consider who will be handling the appraisal asking their loan officer which amc if applicable will order the appraisal then check that this company has a good reputation this and many other pieces of important information are included in your real estate appraisal

real estate appraisals are one of the primary factors in the mortgage decision making process for lenders now consumers and real estate agents have a guide to lead them through the process so that they re prepared with accurate knowledge of their property s price even before the professional appraisal

learn the art of taking a low appraisal and turning it into a closed sale the rules of appraisal and underwriting have changed and today s broker must understand how to act and not react to the news of a low appraisal discover the steps necessary to keep low appraisals from killing sales

like no event in history the real estate appraisal industry has been slandered steered and stomped into submission charged and convicted of a crime they did not commit big banking is leading a new revolution taking real estate appraisers out of the mortgage lending process enter computerized home valuation services being promoted as the technology based saviors to the home buying public the greatest sales job ever sold to a real estate weary public who just wants to know they are paying a fair price discover the misinformation that is killing an entire industry that consumers need now more than ever before caveat emptor

notes for the homeowner what is an appraisal understanding an appraisal common appraisal mistakes analyzing markets and what is a neighborhood competing markets market area competing markets market stabilization increasing and declining markets market conditions report and neighborhood analysis comparable selection how is an adjustment calculated how a reconciliation reads quality of data and how it affects real estate appraisals rebuttals and creating one unacceptable appraisal practice appraisal review things that may kill the deal real estate investment and things to avoid buying a rehabbed property sales via for sale by owner advice for the first time homebuyer your appraiser inspection issues and fha inspections drive by appraisals usda your appraiser and home inspectors who is managing the appraisal process this text discusses the appraisal process and all its facets as they relate to the mortgage industry at large a borrower applying for a loan should know how this may affect them most would agree it is better to know beforehand if there is going to be problem or at least understand what the reasons are when one arises most of us will encounter the work of a real estate appraiser at some point in our lives the result could be completely uneventful but problems may arise what happens if the property s appraised value is lower than expected several things could happen in

some cases a buyer will have to renegotiate the contract if a homeowner has applied to refinance their property they may move forward but with a higher interest rate and may have to pay pmi private mortgage insurance in other situations the loan may be denied due to insufficient collateral since the appraised value was lower than expected the appraisal process is complicated certainly expensive and sadly sometimes leads to no result the industry is not perfect and the appraiser has limitations on what they can or cannot do some limitations may cause borrowers to be frustrated market practices a lack of data to support any other adjustment and restrictive lender guidelines are common irritations then again in some cases we do make mistakes and it would be helpful for the borrower to identify them and have options to find a resolution the average reader should be able to understand an appraisal report at least to the point where it makes sense this text endeavors to help in that process yet in no way pretends to be complete due to the complex nature of the industry and appraisal practices nonetheless most topics are discussed in depth

provides information on how an individual can become a real estate appraiser including testing interviewing and understanding vocabulary related to the position

newly updated mastering real estate principles 4th edition is more organized more appealing and more user friendly than ever before known for its workbook format and interactive approach to learning this new edition features updated content an enhanced interior design and a new construction section this complete learning system comes loaded with multiple teaching tools and instructor resource guide to reduce instructor workload

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