# THE APPRAISAL PACKET

## A practical checklist for Louisiana REALTORS® and sellers

**Purpose:** Provide accurate property facts and relevant documentation early. A complete packet can reduce follow-up questions and prevent avoidable delays, but it does not direct or guarantee the appraiser's value conclusion.

## 1 | TRANSACTION DOCUMENTS

- [ ] Fully executed purchase agreement and all addenda
- [ ] Complete concession information, including amount and type
- [ ] Personal property or non-realty items included in the agreement
- [ ] Relevant financing terms or assistance reflected in the contract
- [ ] Listing history, prior offers, and known prior contract information when relevant

## 2 | PROPERTY DOCUMENTS

- [ ] Survey, legal description, elevation certificate, and flood documentation when available
- [ ] Building permits, plans, and approvals for additions or conversions
- [ ] HOA name, contact, dues, assessments, and relevant restrictions
- [ ] Solar documentation showing whether the system is owned, leased, or financed
- [ ] Information about private roads, shared driveways, easements, or access agreements
- [ ] Receipts or invoices that help establish dates and scope of major improvements

## 3 | RENOVATIONS, SYSTEMS, AND SPECIAL FEATURES

- [ ] List of renovations and updates with approximate completion dates
- [ ] Approximate ages of roof, HVAC, water heater, windows, plumbing, and electrical updates
- [ ] Details for pools, generators, workshops, barns, stables, outdoor kitchens, and accessory structures
- [ ] Accessory dwelling unit, guest suite, garage apartment, or second-kitchen information
- [ ] Known repairs, incomplete construction, deferred maintenance, or property deficiencies

**Provide facts and documentation. Do not guess. If an exact date is unknown, identify it as approximate.**

## 4 | SELLER PROPERTY INFORMATION WORKSHEET

Complete before the appraisal inspection. Attach supporting documents when available.

**Property address** ______________________________________________________________

**Seller or contact name** ______________________________________________________________

**Best phone or email** ______________________________________________________________

**Year acquired** ______________________________________________________________

**Approximate year built** ______________________________________________________________

| Improvement or system | Approximate date | Permit? | Notes / scope |
|---|---|---|---|
| Roof | | Yes / No / Unknown | |
| HVAC | | Yes / No / Unknown | |
| Water heater | | Yes / No / Unknown | |
| Kitchen | | Yes / No / Unknown | |
| Bathrooms | | Yes / No / Unknown | |
| Windows / doors | | Yes / No / Unknown | |
| Addition / conversion | | Yes / No / Unknown | |
| Electrical / plumbing | | Yes / No / Unknown | |
| Other | | Yes / No / Unknown | |

## SPECIAL FEATURES

[ ] Pool or spa: type, age, condition, and equipment

[ ] Generator: size, fuel, installation date, and ownership

[ ] Solar: owned, leased, financed, and remaining obligation

[ ] Workshop, barn, stable, or detached building: size, use, utilities, and finish

[ ] Accessory unit or guest suite: access, kitchen, utilities, permits, and rental history

[ ] Other feature important to typical buyers in this market

**Other information** ______________________________________________________________

## 5 | MLS ACCURACY CHECK

- [ ] Lot size and source are accurate
- [ ] Living area and source are accurate
- [ ] Above-grade and below-grade areas are not combined improperly
- [ ] Bedroom, bathroom, and room counts are accurate
- [ ] Design, property type, quality, and condition descriptions are supportable
- [ ] Additions, conversions, and accessory units are described accurately
- [ ] Renovation dates and major-system ages are included when known
- [ ] Concession amount and concession type are reported accurately
- [ ] Pool, generator, solar, garage, carport, shop, barn, and other amenities are identified
- [ ] Flood, access, HOA, easement, and private-road information is complete
- [ ] Listing changes and prior sale information are accurate

## 6 | COMPARABLE SALES AND MARKET INFORMATION

- [ ] Provide only sales that compete with the subject in the market
- [ ] Explain why each proposed sale is relevant
- [ ] Identify material differences instead of relying only on price per square foot
- [ ] Include verifiable private or off-market transactions when relevant
- [ ] Provide factual neighborhood or market information the appraiser may not readily see
- [ ] Disclose any relationship to the transaction or source of the information

**Helpful:** “Sale 123 competes with the subject because it has a similar rural site, workshop, quality, and buyer appeal.”

**Not helpful:** “The property must appraise for the contract price, and these are the three highest sales.”

## 7 | APPRAISAL DAY CHECKLIST

- [ ] Confirm access to the dwelling, garage, attic or crawlspace when required, and accessory buildings
- [ ] Secure pets and make all rooms reasonably accessible
- [ ] Turn on utilities when required by the assignment or loan program
- [ ] Provide the packet before or at the inspection
- [ ] Identify additions, conversions, hidden features, and known deficiencies
- [ ] Allow the appraiser to inspect independently without directing the value conclusion
- [ ] Provide a reliable contact for factual follow-up questions

## 8 | DO NOT INCLUDE OR COMMUNICATE

- [ ] A demanded or target value
- [ ] Threats concerning the loan, commission, client, or closing
- [ ] Only the highest-priced sales without a market-based explanation
- [ ] Unsupported price-per-square-foot calculations presented as value
- [ ] Construction costs presented as automatic dollar-for-dollar value
- [ ] Personal information unrelated to the property or market
- [ ] Information that could pressure the appraiser or compromise independence

**Remember: Agents may provide relevant property facts, comparable sales, and market information. The goal is to improve the accuracy of the record, not to influence the appraiser toward a predetermined result.**

**UAD 3.6 resources:** Fannie Mae and or Freddie Mac UAD 3.6 Resources

*Educational handout prepared for Ask the Appraiser LIVE. Requirements vary by loan program, lender, property, and assignment. Verify current agency and lender guidance. This handout does not replace a home inspection, legal advice, or the appraiser's independent analysis.*