

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Lender Name]
[Loan Officer Name]
[Lender Address]
[City, State, Zip Code]

RE: Request for Second Appraisal / Appraisal Reconsideration of Value
Property Address: [Property Address]
Loan Application Number: [Loan Number]
Appraisal Date: [Date of First Appraisal]

Dear [Lender Contact Name],

I am writing to formally dispute the valuation provided in the appraisal report dated [Date of Report] for the property mentioned above. I am requesting that a second appraisal be performed by a different appraiser or that the current valuation be reconsidered based on significant discrepancies found in the initial report.

My request is based on the following concerns:

- **Inaccurate Property Data:** The report contains factual errors regarding the property's [square footage / room count / upgrades / condition].
- **Inappropriate Comparables:** The properties used for comparison are not representative of the subject property due to [distance / different neighborhood / date of sale].
- **Missing Comparables:** I have identified several recent sales of similar properties in the immediate area that were not included in the report.

Attached to this letter, please find a list of the corrected data points and the additional comparable sales (Comps) that I believe more accurately reflect the current market value of the home.

I understand that I may be responsible for the cost of a second appraisal and am willing to discuss this further to ensure a fair and accurate valuation is achieved for this loan. Please let me know the next steps required to initiate this process.

Thank you for your time and assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]