

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name or Department]
[Lender or Assessment Agency Name]
[Address]

RE: Request for Valuation Adjustment - Property Condition

Property Address: [Subject Property Address]
Reference/Loan Number: [Reference Number]

Dear [Recipient Name],

I am writing to formally request a reconsideration of the recent valuation for the property mentioned above. I believe the current valuation does not accurately reflect the physical condition of the property, which necessitates a downward adjustment.

Specifically, the following issues significantly impact the property's market value:

- **Structural Issues:** [Describe issues such as foundation cracks, roof damage, etc.]
- **System Failures:** [Describe issues with HVAC, plumbing, or electrical systems]
- **Interior/Exterior Deterioration:** [Describe cosmetic or functional wear, such as rot, mold, or outdated materials]
- **Required Repairs:** [List any major repairs needed to bring the property to market standard]

I have attached supporting documentation, including [list attachments such as contractor estimates, inspection reports, or dated photographs], which detail the extent of these conditions and the estimated costs for remediation.

Based on these factors, I request that the property value be adjusted to [Requested Value] to align with its actual current state. Please review the enclosed information and provide an updated assessment.

Thank you for your time and professional consideration.

Sincerely,

[Your Signature]

[Your Printed Name]