

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

[Date]

[Lender Name]
[Lender Address]
[Loan Number]

Subject: Formal Rebuttal and Request for Reconsideration of Value (ROV)

Dear [Loan Officer Name or Appraisal Department],

I am writing to formally request a reconsideration of value for the appraisal performed on the property located at [Subject Property Address], completed on [Date of Appraisal] by [Appraiser Name].

After reviewing the appraisal report, I believe the appraised value of \$[Appraised Value] does not accurately reflect the current market value of the property due to the following reasons:

1. Comparable Sales Omissions

The following properties were sold recently and are more similar in proximity and features to the subject property than those used in the report:

- [Address 1]: Sold for \$[Price] on [Date]. [Note why it is a better comp].
- [Address 2]: Sold for \$[Price] on [Date]. [Note why it is a better comp].

2. Factual Errors in Report

The report contains the following inaccuracies regarding the subject property:

- [Error 1: e.g., Incorrect square footage, room count, or lot size].
- [Error 2: e.g., Failure to note recent upgrades like new HVAC or roof].

3. Adjustments and Neighborhood Analysis

[Explain if the appraiser used comps from a different neighborhood or failed to adjust for specific amenities].

I have attached supporting documentation, including [Photos/Invoices/Closing Disclosures], to substantiate these points. I respectfully request that the appraiser review this additional information and adjust the valuation accordingly.

Thank you for your time and professional consideration of this matter.

Sincerely,

[Your Signature]

[Your Printed Name]