



## Conventional Loan Appraisal Checklist

A conventional loan is any loan that is not a government loan.

An FHA loan is a government guaranteed loan and is not considered a conventional loan. A VA loan falls in the same category. Appraisals for conventional loans need to meet each lender's guidelines, not FHA or VA guidelines.

*Use this checklist to prepare yourself and your home for a conventional loan appraisal.*

- **Leave bedroom and bathroom doors open.** Lenders require all bathrooms and kitchens must be photographed. Be prepared for all rooms to be photographed.
- **Discuss any pets that are on the property with the appraiser.** It's best to have your pet locked in a cage/kennel or away from the property for the inspection. This prevents accidents such as biting or escape.
- **Remove clutter so finishes can be easily seen.** Appraisers are not going to touch your personal property so it's best that things are picked up so they can easily navigate the home and see all the finishes and updates.
- **Have the gate to the backyard unlocked.** The Appraiser must measure the exterior of the house. Being able to move around the house helps them get accurate measurements.
- **Leave curtains/blinds open.** Natural light makes for better photos and allows the Appraiser to effectively move through a house without looking for light switches.
- **Ensure smoke alarms are installed.** This is becoming a popular lender requirement.
- **Provide the Appraiser with a list of updates and repairs at least 24 hours before the appointment.** This allows the Appraiser to select the best data and comparables for your appraisal report. Comparables must be physically photographed by the Appraiser.

- **Be at the appointment.** It is very likely you know much more about the property than what the Appraiser can see during the visit, share all your information with the Appraiser.