

## Why Get an Appraisal?

Nearly all real estate transaction that include financing require an appraisal. But this is not the only reason to get an appraisal. There are other times when the services of a certified, independent and unbiased professional could be beneficial.

### **Property Tax:**

If you feel your property taxes are excessively high, an appraisal will be of great assistance when challenging your tax assessment.

### **PMI Removal:**

Private Mortgage Insurance (PMI) is the supplemental insurance that many lenders charge if your home is loaned at more than 80% of value. An appraisal will help determine when your home drops below that 80% amount and could save you significant money by removing the PMI cost from your monthly mortgage payment.

### **Pre-Sales/Purchase Decisions:**

Before someone decides to Sell (or Buy) a home, they need to determine a value of the home. An appraisal may also bring to light areas of concern that might benefit from repair and are affecting market value.

### **Estate Planning, Liquidation or Divorce:**

An appraisal can help determine a fair value during these stressful times possibly avoiding disputes and complications.

There are many other used for appraisals and we would like to put our expertise to work in helping you.

