

APPRAISAL

Reconsideration of Value (ROV)

Use this form if the appraised value is lower than the market supports. A request must rest on material, verifiable facts — not only on the value falling short of the loan amount you need.

Borrower / entity name

Loan number

Subject property address

Appraised value

Value requested

Before you submit

No more than three closed, recent, nearby and genuinely similar sales. By submitting, you confirm you have reviewed the appraisal and verified the information below.

Comparable sale	Comp 1	Comp 2	Comp 3
Sale date			
Property address			
Sale price			
# of units			
Bedrooms			
Bathrooms			
Living area (sq ft)			
Lot size (sq ft)			
Distance from subject			

Why these sales should be considered

Submitted by

Date

Send the completed form with the MLS sheets for each comparable to underwriting@easylendingusa.com. We forward it to the lender, which submits it to the appraiser through its appraisal management process. The appraiser decides whether to revise the value. Easy Lending USA is not a lender, a bank, or a mortgage broker. We are a referral service that introduces real estate investors to independent private lenders, and we may be compensated by the lender when a referred loan closes. We do not make credit decisions, fund loans, or set terms. All programs are business-purpose loans made to business entities (LLCs) and secured by non-owner-occupied investment property. Terms shown are indicative as of September 2026, subject to underwriting and change without notice, and are not an offer or commitment to lend. In states that require a licence to arrange or make these loans, including California, loans are originated under the licence of our licensed lending partner and Easy Lending USA acts only as a referral source. No upfront fees are ever charged by Easy Lending USA.