

[Your Name/Organization Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Appraiser Name/Appraisal Management Company Name]

[Address]

[City, State, Zip Code]

RE: Notice of Appraisal Bias Concerns and Request for Review

Dear [Appraiser Name/Contact Person],

I am writing to formally express concerns regarding the appraisal report issued on [Date] for the property located at [Property Address], identified by File/Report Number [Number].

Upon reviewing the report, there appear to be discrepancies that suggest potential appraisal bias or a failure to adhere to the Fair Housing Act and the Uniform Standards of Professional Appraisal Practice (USPAP). My concerns are based on the following observations:

- **Inappropriate Comparable Selection:** The report utilizes comparable properties from different neighborhoods or socio-economic profiles while ignoring more relevant, proximate sales.
- **Subjective Language:** The use of coded or subjective terminology to describe the neighborhood or residents.
- **Unjustified Adjustments:** Disproportionate value adjustments that do not align with current market data for this specific area.
- **Omission of Upgrades:** Failure to account for significant property improvements that were documented during the inspection.

Under federal law, appraisals must be conducted without regard to race, color, religion, national origin, sex, disability, or familial status. Appraisal bias not only impacts the immediate transaction but contributes to systemic valuation inequities.

I request a formal Reconsideration of Value (ROV) and a detailed explanation of the methodology used to select the comparables in this report. Please provide a written response within [Number] business days outlining the steps you will take to correct these discrepancies or to justify the current valuation with objective market evidence.

Please be advised that if these concerns are not adequately addressed, I reserve the right to escalate this matter to the state licensing board and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]