

Kokanee appraisal guidelines



- Appraisals are to include specific comments on any unusual or detracting property features, property conditions including general upkeep, and any detracting neighbourhood features.
- Reports to be based on an as is-value; as-complete values will not be accepted unless expressly pre-authorized by Kokanee Mortgage.
- For acreage properties, value to be based on maximum 5 acres and no outbuildings
- For Mobile Homes, appraisal must include photograph of the CSA Sticker and the Serial Number.

Appraiser Qualifications	CRA or AACI
Property Inspection	Appraiser must attend at the property inspection and must see inside every room and outbuilding
Photographs	Appraiser must take full colour photos of the front and rear of the property and every room Appraisal must contain photos of each comparable used to determine value
Payment	It is expected that the appraiser will collect payment from the property owner at the time of conducting the appraisal
Comparables	Each comparable must include Days on Market and Date of Sale and listing history
Map	Appraisal must contain a map showing the location of the subject property in relation to the comparables
Utilities	Appraisal must make reference to whether the property is on domestic water and sewer or if it is serviced by a well and septic system.
Other	Appraisal must note any known environmental issues.

We'll make it happen.



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