



### **Property Intake Survey:**

Use this questionnaire with your borrowers to save time and money by reducing surprises after appraisal completion, (treating the property almost like a credit report at the beginning of the loan process):

- Size of home per borrower \_\_\_\_\_ Size per public records\_\_\_\_\_. If different – verify permit history. If no permits, only the gross living area (gla) in public records can be counted in the gla of the appraisal and the additional space is given no value or storage value only.
- Is there any plumbing that is unpermitted? Is there an additional unpermitted kitchenette? If so, check with the municipality and/or lender guidelines (guidelines may differ depending on jurisdictional enforcement practices).
- Are there any unpermitted additional buildings? If so check w/ lender guidelines and make sure there are no health and safety issues with the structures and that the structure appears to be completed in a workmanlike manner.
- Is there covered parking? In many municipalities, this is a requirement – you may want to check if there is no covered parking that the property meets jurisdictional requirements.
- Is the home contiguous? If you cannot access the whole home through the finished interior, the separate entry area may not be counted in the gla and is given separate value, even if legal.
- Is the zoning residential? If not, check with the lender regarding guidelines.
- Are there any health and safety issues (see attached *Tips* list)? This will result in a required repair and re-inspection fee so fix them on the front end.
- Are the utilities on? Many lenders require the utilities on and built-in appliances tested for functionality.
- Does the property use an alternative energy source without connectivity to public utilities? If so check with lender guidelines.
- Is the home's foundation anything other than concrete slab or concrete perimeter? If so check with lender guidelines.
- Is the home stick built? If modular or mobile, check with lender guidelines.
- What is the parcel size? Many lenders have a max acreage requirement.
- Is there evidence of settlement, if significant, has it been reviewed by an engineer?
- Is the property a lease hold or free hold agreement. Are there any deed restrictions? If lease hold or restricted, check with lender guidelines.

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