

May News

Behind the Report: Three Appraisal Facts You Might Not Know

Appraisals are more than paperwork. Here are three quick facts you might not expect:

The 1004 form is going digital

Fannie Mae and Freddie Mac are redesigning the 1004 into a flexible digital format to support modern products like desktops and hybrids. Equity Solutions is ahead of the curve, already trained and ready.

CU scores signal appraisal quality

Fannie Mae's CU scores help lenders assess appraisal risk. Scores range from 1 to 5. We consistently average under 2.0, reflecting strong data quality and reliable reports.

The highest comp doesn't decide value

Appraisers don't choose the priciest sale. They focus on properties most similar in condition, location, and features. Equity Solutions ensures every valuation is rooted in accurate market data.



You Asked, We Answered: Why Do Values Sometimes Come in Low?



This is one of the most common questions we hear, and it can be one of the most stressful parts of the lending process. So why does a property sometimes appraise below the offer price?

The answer comes down to market-supported value. Appraisers are required to base their conclusions on recent closed sales of similar properties. Even in a hot market where bidding wars are common, the appraised value must be supported by data, not just the contract price.

According to the National Association of Realtors, roughly 8 percent of contracts in 2023 faced appraisal-related delays. Low inventory and rising demand often result in buyers offering above listing price, but those offers do not always reflect the current market baseline.

At Equity Solutions, we understand how important communication is in these moments. Our team works with lenders to explain the findings clearly, assist with reconsideration of value requests when appropriate, and ensure all parties understand the valuation logic. We are here to protect the deal without compromising on integrity.

Giveaway, Good Vibes, and a Great Cause

This month, we're celebrating summer with a purpose. Equity Solutions is proud to support Susan G. Komen as our featured charity for May, helping fund life-saving breast cancer research and community support programs.

Breast cancer awareness is a cause close to our heart, and we're honored to shine a light on it through this month's campaign. To help spread the word, we're running a \$50 summer giveaway on LinkedIn. Every comment on the post enters you to win and helps elevate an organization doing meaningful work for individuals and families across the country.

The giveaway closes Saturday, May 31 — let's finish strong, raise awareness, and make a difference together.



Employee Spotlight

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Christy Shannon

Customer Success Manager

Favorite Thing About ESUSA:
Christy's favorite thing about ESUSA is "the family friendly environment, and coworkers that have become long time friends!"

Christy's Hobby:
Christy's hobbies include running her cattle farm, baseball and softball and camping with her husband Dusty and kids Anniston, Wyatt and Danyyn!

Christy, thank you for your kindness, your leadership, and the joy you bring to our workdays. We are so grateful to have you on our team.

Appraiser of the Month

APPRAISER OF THE MONTH

Charles Chami

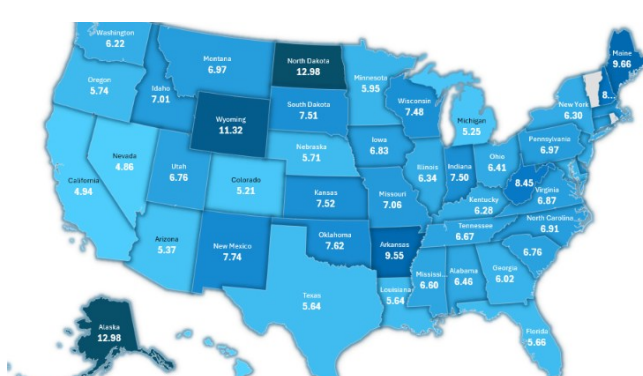
Michigan

★★★★★

Monthly Charity Donation:
Eagles for Children

A DONATION WAS MADE ON BEHALF OF THIS APPRAISER BY EQUITY SOLUTIONS

Latest Turn Times



April 2025 Key Metrics	
Avg TT	5.9
Avg CU Score	1.8
Revision Rate	2%

Thanks for joining us **The Equity Edge**! We hope you enjoyed the insights and updates. Have ideas for what you'd like to see in the next edition? Let us know at Mbuis@ESUSA.net !

-Your Equity Solutions Team

