



## Pre-Appraisal Checklist

Your home is potentially worth substantially more than when you purchased it. If an independent appraisal confirms this, your PMI will be one large step closer to being removed.

### AN APPRAISAL IS

A licensed professional's independent opinion of your home's value, based mostly on recent nearby sales. A quick 20–45 minute visit.

### IT IS NOT

A home inspection. A cleanliness test. A reason to renovate.

### OUTSIDE — CURB APPEAL

- Mow the lawn, trim the edges, pull any obvious weeds.
- Sweep the driveway, walkway, and porch; clear away hoses, toys, and bins.
- Tidy the yard so nothing blocks a clear view of the house.

### INSIDE — CLEAN AND ACCESSIBLE

- Do a general tidy so each room reads at its full size (declutter, don't renovate).
- Make every space reachable — the appraiser measures all rooms, including attic, basement, and garage.
- Clear access to the furnace, water heater, and electrical panel.
- Secure pets and unlock gates so nothing slows the visit down.

### QUICK, CHEAP FIXES — AN AFTERNOON, A FEW DOLLARS

- Replace dead lightbulbs so every room is bright.
- Tighten a loose handle, fix a sticking door, caulk an obvious gap.
- Swap a leaky faucet washer or a running toilet flapper.

### DOCUMENTATION — HELP THE APPRAISER SEE HIDDEN VALUE

- Hand the appraiser a short list of improvements you've made — new roof, HVAC, windows, kitchen or bath updates, a finished basement, additions — with rough dates.
- Interior updates and permitted work often don't show up in public records or a quick walkthrough. A simple list makes sure they get counted.

### Don't go overboard.

This isn't selling your house. A PMI appraisal only needs to clear the 80% line — you don't need to beat it by a mile. Skip the staging, fresh paint, and contractor projects; you won't recoup a new kitchen in a single appraisal. Clean, tidy, and well-kept is the target — not a model home.