Reconsideration of Value (ROV) Request

When completing and submitting a ROV request, note the following items:

- All ROV requests must be submitted using the **Champions Funding ROV Request Form** (located on **ChampsTPO.com > Broker Resources > Appraisal Resources**).
- The completed form must be uploaded to the loan eFolder – *Appraisal Reconsideration of Value* document folder. Notify your account manager.
- The **Account Manager is responsible** for submitting the ROV to the Champions collateral appraiser team (CU2).
- ROVs are reviewed on a **case-by-case basis**. If qualified, the request will be processed.

Important Limitations

- **Only one (1) ROV request may be submitted per appraisal**. Subsequent ROV requests on the same appraisal will not be considered.
- Requests not submitted through a Champions Funding Account Manager **will not be reviewed, forwarded, or acted upon**.

Please complete this form in its entirety and upload to the loan eFolder – *Appraisal Reconsideration of Value* document folder.

General File Information				
If approved: Ordered via Champions: Champions Funding will request the ROV from the AMC. **Transferred/Externally Ordered:** The approved ROV form will be returned to Broker to request ROV from the AMC.				
Borrower Name:				
Loan Number:				
Requestor Name:				
Requestor Email:				
Appraisal Report Number:				
Reason for Request:	☐ Errors Regarding Subject ☐ Comparable Selection	☐ Market Trends ☐ Adjustments	☐ Reconciliation ☐ Other	☐ Market Rent
Description of Concern:				

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.

Reconsideration of Value (ROV) Request

VICTORY
WHOLESALE LOANS

Comparables for ROV

Sales after the effective date of the appraisal will not be considered.		
Address:		
Sell Date:	Sell Price:	MLS #:
Address:		
Sell Date:	Sell Price:	MLS #:
Address:		
Sell Date:	Sell Price:	MLS #:
Address:		
Sell Date:	Sell Price:	MLS #:
Address:		
Sell Date:	Sell Price:	MLS #:

Comparables for Market Rent

Address:
Market Rent:
Address:
Market Rent:
Address:
Market Rent:
Address:
Market Rent:
Address:
Market Rent:

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Reconsideration of Value (ROV) Request

VICTORY WHOLESALE LOANS

If approved: Ordered via Champions: Champions Funding will request the ROV from the AMC.
Transferred/Externally Ordered: The approved ROV form will be returned to Broker to request ROV from the AMC.

Champions Funding will not accept updated reports where the ROV request was not approved by Champions.
One ROV submission is permitted per appraisal.
Once a determination is made, no additional information can be accepted.
Champions Funding will not accept ROVs with the following:

- Personal or inappropriate commentary about the appraisal or appraiser.
- Prior appraisals, CDAs, tax appraisals, CMAs or BPOs complied or prepared by real estate agents.
- Value estimates, suggest adjustments or sales comps re-gridded and adjusted.
- Sales that have not sold through MLS and were obtained from public records

(Note: this condition is waived if the subject area is not serviced by MLS and appraisers generally obtain data from courthouse records.)

Champions Funding Only

Approved by Signature

Date

Name

Title

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.