

Coverage Area



<u>County</u>	<u>FHA</u>	<u>County</u>	<u>FHA</u>
Albany	Yes	Montgomery	Yes
Cayuga	Yes	Niagara	Yes
Chenango	Yes	Oneida	Yes
Clinton	Yes	Onondaga	Yes
Columbia	Yes	Orleans	Yes
Cortland	Yes	Oswego	Yes
Dutchess	Yes	Otsego	Yes
Erie	Yes	Rensselaer	Yes
Essex	Yes	Saratoga	Yes
Fulton	Yes	Schenectady	Yes
Genesee	Yes	Schoharie	Yes
Greene	Yes	Ulster	Yes
Herkimer	Yes	Warren	Yes
Livingston	Yes	Washington	Yes
Madison	Yes	Wyoming	Yes
Monroe	Yes		

About

Appraisal Resources, LLC is a full service residential, commercial and industrial real estate appraisal company that services 36 counties in Upstate New York (see map). Created in 1977, Appraisal Resources is one of the oldest, most reliable appraisal companies in the area. Our combined 55+ years of appraisal experience, coupled with our state of the art electronic ordering, processing and delivery system, makes us the company to call for your real property questions.

Residential

The Residential department of ARL specializes in one to four unit residential properties. We do appraisals for people who are looking to sell a home, buy a home, refinance a home, or make an addition to an already existing residence. We also have extensive experience in tax challenges, matrimonial disputes, estate settlements and land acquisition. William McEvoy, Jr., heads this division, and his extensive knowledge of real property in the area coupled with his thorough understanding of lending rules and regulations makes him a true professional, and someone who will make sure your appraisal needs will be met.

Commercial

The Commercial Department of Appraisal Resources, LLC, services the Upstate Region of New York State in a professional and experienced manner. Headed by James M. Zasada, a New York State General Certified Appraiser, commercial and industrial properties are appraised for purposes of acquisition, sale, refinance, tax challenges, disputes over eminent domain questions, and court disputes. Mr. Zasada, with over 30 years experience in the appraisal field will be happy to answer any commercial real estate appraisal-related questions you may have.

Services

Appraisal The mainstay of our organization we offer all types of Real Estate appraisal services from simple valuation of a house for personal reasons to complex multi-tenant commercial properties for tax grievance. We endeavor to simplify process for our clients we take orders in almost any fashion and can assist you in determining what product best fits your needs.

Some common needs for an appraisal:

- **In support of a mortgage** – When you request a mortgage from a lender the lender will request an appraisal. This is the most common reason for an appraisal.
- **Tax grievance** – Every year Municipalities in NY State hold a grievance day at the end of May where property owners can complain about their assessment. An appraisal can not only help you determine whether your property is over assessed but help you support your case on grievance day and in small claims proceedings afterward.
- **Estate** – When necessary for tax purposes the IRS will require you to document the value of your property with a complete appraisal.
- **Eminent Domain** – The State or Federal government is required by law to obtain an appraisal when taking a portion or all of your property. If you need to dispute its offer you may require an appraisal as well.

And the list goes on. We contract with almost 30 appraisers throughout NY State. We have two General Certified appraisers, and two Certified Residential appraisers in house. We have produced all types of reports from quick opinions of value to complex complete narratives.

The Two Types of Appraisals:

- **Form Reports** We provide over 100 different types of forms from the GPAR (general purpose appraisal reports) published by the Appraisal Institute in 2006 to a custom form In house form we use for commercial properties. The form report allows standardization of the data and cuts the expense to the client. When the form report is not appropriate you may need a narrative
- **Narrative** The narrative can take the form of a simple letter to a lengthy book. The narrative report has to at a minimum identify the property and tell the reader what the appraiser has done to produce his/her value conclusion.