



**CK C & K
APPRAISAL, LLC**

**WHERE EXPERIENCE MEETS
HIGH STANDARDS**



About C&K Appraisals, LLC

Bankruptcy, dissolution of marriage and probate are difficult times. Advocating for your clients and protecting their interests includes knowing what real estate is worth.

We help attorneys in Palm Beach and Broward counties to get timely cost effective real estate assessments for bankruptcies, dissolution of marriage, probate and estate cases.

We help you protect your client's interests with the true value of real estate when it matters most.

C&K Appraisals, LLC

Home inspectors are not the same as appraisers and only look for structural deficiencies and other outstanding repairs. They don't provide a market value for your real estate that you can use for divorce, dissolution of marriage, bankruptcy sale of property and probate cases.

Estimators use advance estimates for their inspections to indicate a lower fee; it's not the same as a Fannie Mae market value.

Real estate tax assessors will often use a method that is not an acceptable estimation method for sale of property purposes.



The Appraisal

An appraisal is an expert assessment of a particular product or asset (in this case a house) to determine its value. Within the context of FHA loans, the purpose of the appraisal is to determine the market value of the home that is being purchased.

The appraiser will look at comparable properties that have sold recently in the same area as the one being purchased. He will also visit the property and evaluate it both inside and out.

Definition of Market Value

Market value is the most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus.

Communicate recent remodels or updates of your home – Be sure to let the appraiser know if you've replaced any components of your home, completed a remodel, or added square footage and when that work was undertaken.



The Value Of A Certified Appraiser

We are constantly researching and compiling local market data to stay on top of trends, new developments and current events affecting market values so we are prepared for any appraisal assignment at a moment's notice for fast client appraisal report delivery.

We're bound by the ethics provision within the Uniform Standards of Professional Appraisal Practice (USPAP) which means you're assured the **highest level of confidentiality**, guaranteeing you the utmost discretion. When you hire us for an assessment appeal, you're commissioning us as an independent, third-party to perform a professional appraisal report. Over the course of **20 years** we have taken numerous specialized appraisal courses to further our knowledge in the real estate appraisal field because the real estate market is constantly changing.

C&K Appraisal, LLC is an FHA Certified real estate company and residential real estate appraiser in the State of Florida (#RD6330), a classification of appraisal certification attained by training and education with experience to appraise all types of residential properties.



Top Appraiser Secrets

We know the particular preferences of buyers and sellers in Palm Beach and Broward counties. We understand the mindset of buyers in this market. We know what the discerning buyer is willing to pay for the property and have a much better understanding of the potential market.

If you use an FHA loan to buy a house, the property will have to be appraised and inspected by a FHA-approved home appraiser. This individual will determine the current market value of the property, and will also inspect it to ensure it meets HUD's minimum property standards.

The official FHA appraisal guidelines for 2021 state this clearly: "Required repairs are limited to those repairs necessary to preserve the continued marketability of the property and to protect the health and safety of the occupants.

You might be paying too much property tax but the tax office refuses to accept a taxpayer's tax return if the assessment is not qualified.

A downturn in 2008 meant lower values across the board. They haven't bounced all the way back. You might even get a refund on overpayments.

Let's Talk Turnaround Time

A standard appraisal is delivered to your inbox in about 3-4 business days. This report will include the current market valuation of the real estate taking into consideration comparable properties that have sold recently, in the same area as the one being purchased.



Their appraiser will also visit the “subject house” and evaluate it both inside and out.



After this review process, the appraiser will write a report to detail his findings. The report will include an opinion of the value of the home, as well as any required repairs.



The report will then be sent to the client for review and further action.



Please understand that not all properties are eligible for this service and our existing commitments may limit our ability to provide the rush service for you.





Newer technologies can gather and sort all of the are shared with the appraiser's customers, in the form of shorter turnaround times and a much better final valuation report.

Rush appraisals:

RUSH and **SUPER-RUSH** service is available for most of our appraisals.

Please understand that not all properties are eligible for this service and our existing commitments may limit our ability to provide the rush service for you.

You must also disclose any unusual circumstances when ordering a rush service, such as damage, differing actual living area than public records, views, etc.

Our **RUSH** service guarantees that your appraisal report is electronically delivered to you within 48 hours of the property inspection (including holidays and weekends) and typically adds a 25% charge to our normal appraisal fee.



Our **SUPER-RUSH** service guarantees that your appraisal report is electronically delivered to you within 24 hours of the property inspection (including holidays and weekends) and typically adds a 50% charge to our normal appraisal fee.



Bankruptcy

Real estate appraisers perform an integral function in the bankruptcy process. Our team of certified and experienced appraisers at C&K Appraisal ,LLC understands the complexities involved in assessing the value of a property especially under difficult circumstances.

“ Clients can miss opportunities to move on with their lives sooner and for less money.

A home appraisal provides you with an accurate assessment of your real estate's fair market value. You need to be as accurate as possible when your attorney asks you to estimate your home's value.

Significant discrepancies in the value of your home can create potential problems in bankruptcy. It's crucial to get this right because many Chapter 7 bankruptcy judges will allow you to dismiss your case.

Valuations that are too low or too high can complicate proceedings and call

honesty and truthfulness into question. If a value is listed too high, a client may miss out on the availability of a Chapter 7 and/or end of paying back more than necessary in a Chapter 13.

Bankruptcy lawyers and other professionals work with and rely on experienced real estate appraisers to establish credibility in future proceedings with the bankruptcy judges, trustees, and opposing counsel. We're the ones that offer the service they would want for themselves.

Dissolution Of Marriage/Divorce

Divorce Appraisals can be a painful process in which there are many decisions to be made...

In Florida, divorce is called dissolution of marriage and it is also "no-fault" legislation where marital assets are divided. Often this is one of the most complex areas in any legal proceeding because assets other than real estate such as vehicles, personal items, gifts, benefits and financial interests also require a fair value in order to be divided evenly. In most cases, though, the real estate value of the marital home is one of the top considerations. And even though fault is no longer grounds for dissolution of marriage, the reason for a marriage's irretrievable breakdown may be considered in some limited circumstances.

When determining the distribution of marital assets and debts, development of a parenting plan, and alimony the fair assessed market value of real estate properties is essential for the court's decision. Another thing to consider is that often times in contested settlements, the dissolution date differs from the inspection date of the appraisal. In this case, a fair retrospective appraisal is needed that has an effective date and value estimate corresponding to the date of

divorce or filing. To estimate the fair market value of the land and home or building, an appraisal should include a well supported, professional report that's defensible in court.

We've completed many divorce appraisals over the years so we understand exactly what's involved as well as the need to handle these situations with the utmost care. We provide you with comprehensive appraisal reports that meet or exceed requirements of the courts and other agencies.

You can be assured you'll get the best in professional service, courtesy, and our exceptional appraisers have extensive experience with prestigious local law firms and will respect and protect all privacy needs with the utmost discretion.

A large number of Family Law Firms, Accountants, and Mediation Advisors rely on C&K Appraisal, LLC for our opinion of values when formulating real property values during divorce proceedings and other disputes requiring a value being placed on real property.

Estate Appraisals/Probate

Settling an estate is one of those things that most people know little about until they experience it. Every estate situation is different and the type of appraised value required all depends on the particular needs of the estate. Our team of certified appraisers at C&K Appraisal, LLC understands the complexities involved in assessing the value of a property under these difficult circumstances and we'll provide you with the best possible experience.

Retrospective appraisals are fairly common in estate settlement situations. When an estate has a transfer of ownership due to death or inheritance, it is very common for a real estate appraisal to be needed for tax purposes.

It's been our experience that estate appraisals are commonly ordered between 2-6 months after the death of a loved one or inheritance of a property. These involve appraising a home based on a 'prior date' which is typically the owner's date of death, hence the reason why estate appraisals are often referred to as 'date of death' appraisals.

In addition to needing a retrospective or date of death appraisal during the settlement process, often times the ordering party will also request a 'current value' appraisal in order to determine current market value for purposes of sale or settlement between heirs.



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**Regardless of your needs
or the elapsed time...**

Appraisals For Bail Bonds

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...when real estate is offered as security, you need to know what a property is worth, and you need to know it fast.

C&K Appraisal, LLC is a family and friends oriented business that assists homeowners when it comes to bail bond proceedings to get their loved ones home as soon as possible.

We know how traumatizing these situations who are in need of a bail bond and posting bail can be even for a short period of time, so we understand the importance of moving quickly in order to move forward.

We drop everything and work as fast as possible to get your appraisal in your hands. These types of appraisals receive our highest priority and our services are both discreet and confidential to assure your privacy.

Using real estate as a collateral for a bail bond

An appraisal is usually required to determine collateral for a bail or immigration bond while your loved one is in jail or some type of custody.

Our team of certified and experienced appraisers at C&K Appraisal, LLC understands the complexities involved in assessing the value of a property under these difficult circumstances and work hard to provide you with the best possible experience. We have extensive experience in working with local bail bond companies as well as a large number of local Law Firms serving Broward County Jail and West Palm Detention Centers.





Financial Planning & Trusts

Whether you need an appraisal for a single property or multiple appraisals for an entire portfolio we understand what's involved.

Your future.

C & K Appraisal, LLC has worked closely with a long list of Financial & Estate Planners over the years to assure they have the information needed to develop the best and most effective strategies and have come to rely on our appraisal services to create sound financial foundations for their clients.

A variety of options exist for financial planning including trusts, tax planning, estate and asset updates and Real estate holdings are often at the center of the plan as they're usually the client's largest assets.

We're keenly aware of the skills , training

and attention to detail needed to appraise real estate for the best financial planning in South Florida.

Over the years C&K Appraisal, LLC has distinguished itself as one of the areas premier providers of appraisals for estate and financial planning.

We've provided appraisals for Estate Planners throughout South Florida, Palm Beach, and Broward counties. We assure complete discretion and are sensitive to the needs and privacy of those who reside in these homes.

Tax Assessment Appraisal

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There are a lot of different procedures for appealing tax assessments so it's important to enlist the help of a professional appraisal company that's experienced and trained in the ins and outs of the appeal process.

Prior to hiring an appraiser it often makes sense to do your own research before determining whether to move forward with a property assessment appeal, especially before making the decision of hiring a professional appraiser.

A large percentage of commercial and residential homes in South Florida are still being 'taxed' based on much higher property values and there's a very good chance you're paying more than your fair share of property taxes!

Sometimes, matters like this can be resolved with a simple phone call. However, if after discussing your assessment with your local county auditor (someone on the appraiser staff preferably) you still feel as though your property has been overvalued, a professional, independent, third-party appraiser is often your best bet in proving your case.

That's where the C&K Appraisal, LLC comes in. We do our own independent evaluation from beginning to end.

If you're correct that your property has been overvalued, an independent report such as ours will be more persuasive than any other evidence you can provide on your own.



Extra Stuff

You can learn more about our Residential Real Estate program by calling our advisor:

William L. Spinnler at 954-495-0620

And of course, he will contact you with any questions if you complete our online form on any page or via the contact page.

We can introduce you to the different types of housing and reports and use them for an assessment. Most importantly we will cover a practical experience using a refined process. We use valuation models to ensure you have the knowledge needed for a residential appraisal.

What's the difference between a home inspection and an appraisal?

A popular money saver for homeowners in the last few years is to get the PMI removed from their mortgage loan, thus saving them money on their monthly payments. PMI stands for "Private Mortgage Insurance". Once your mortgage loan amount is down below 80% of the value of your home, in most cases you can apply to the lender to have the PMI removed from your loan, which will make your monthly payments go down. We are experienced in helping people like you rid themselves of unneeded and unwanted PMI insurance.



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