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## **Overview**

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## **Endorsements**

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## **Security**

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## **Jurisdiction**

The website [www.statewidepvs.com](http://www.statewidepvs.com) is administered by Statewide Property Valuation Services Inc. and its associates from a server and location in Ontario. The website will be governed by and construed with respect to the laws in place by the Province of Ontario as well as the laws of Canada applicable therein. By accessing this site and utilizing its features, you submit to and attorn to the exclusive jurisdiction of the courts of the Province of Ontario and the nation of Canada.

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## **Privacy**

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## **Disclaimers**

The information presented in this Legal Terms of Use document is believed to be accurate, but cannot be guaranteed. Statewide Property Valuation Services is a profession appraisal management service agency that focusses on providing its clients with the most honest and accurate valuation of real property assignment reports among other services. To continue to meet this commitment Statewide Property Valuation Services Inc. does not accept or carry out appraisal order/assignments that are contingent upon the following; the minimum values to be attributed to real property or the amount of value opinion prearranged, achievement of a specific result or outcome of the services rendered by Statewide Property Valuation Services Inc., incidences of events directly related to without limitation to the services being offered by Statewide Property Valuation Services Inc. and its associates, and lastly any assignment condition that might encourage or result in unethical, illegal or unjust behavior on the part of the appraiser, Statewide Property Valuation Services Inc., or any of its associated third parties.

## **Appraisal Fee & Payments Disclaimer**

The appraisal/service fee that is charged to the user(s) of the products and services that the website: [www.statewidepvs.com](http://www.statewidepvs.com), Statewide Property Valuation Services Inc. and its associates offers are non-refundable. As a user of the services and products offered by [www.statewidepvs.com](http://www.statewidepvs.com) and Statewide Property Valuation Services Inc. and its associates you accept



and understand that this appraisal is a professional service, and will consist of a completed appraisal report/service that is to be provided to Statewide Property Valuation Services Inc. clients which may be without limitation your lending institution, mortgage broker or lawyer. Upon acceptance of the appraisal assignment by a representative of Statewide Property Valuation Services Inc. the quoted service fee presented and or intended for the requestor, client, applicant. will be assumed, agreed upon and consented to by Statewide Property Valuation Services Inc.'s client. By consenting to the agreed upon service quote you agree that you the client or user of the services and products offered by [www.statewidepvs.com](http://www.statewidepvs.com) and Statewide Property Valuation Services Inc. will not claim a charge back with your credit card company upon completion of the services rendered with respect to appraisal assignments. Furthermore, you understand that the appraisal/service fee is for the service of valuing your property by an AIC member (Appraisal Institute of Canada) appraiser, regardless of whether or not without limitation your loan is funded or whether or not the lender releases the appraisal or you are in agreement with the conclusions arrived at. By utilizing the payment methods implemented by Statewide Property Valuation Services Inc., its associates and its website [www.statewidepvs.com](http://www.statewidepvs.com) you are further acknowledging that you understand that the service fee is not contingent upon without limitation to the final determination of value or closing of a loan.

By agreeing to the Legal Terms of Use you the client, applicant, user of the services & products offered to you by [www.statewidepvs.com](http://www.statewidepvs.com), Statewide Property Valuation Services Inc. and its associates agree to the following:

- Agree and acknowledge that all payments must be made in full for desktop appraisals prior to any work conducted.
- Agree and acknowledge that you or the owner, resident, broker, lender or appraisal order requestor fully intend to pay for the appraisal report and or any and all services & products offered and rendered by Statewide Property Valuation Services Inc. and its associates. And you further agree that if left unpaid after an appropriate amount of time decided by Statewide Property Valuation Services Inc. that you will be solely responsible for the appraisal fee unless otherwise stipulated by Statewide Property Valuation Services Inc.



- Agree and acknowledge that all payments must be made in full for all Drive-By and Full Service appraisals upon completion of the appraisal inspection prior to any further work conducted post the initial appraisal inspection.
- Agree and acknowledge that all fees for any and all services and products offered by Statewide Property Valuation Services Inc. and its website and associates are subject to change without notice and each appraisal assignment and service is subject to supplementary services and their respective fees for example not limited to a mileage fee & executive property fee if the subject property falls into any and all of these type of categories.
- You further agree and acknowledge that due to the specialized nature and uniqueness with each subject property the fees attributed to these supplementary services are subject to change without notice and vary greatly from one appraisal assignment to the next and because of this nature the assigned appraiser and Statewide Property Valuation Services Inc. disclose to you your specific quote of fee for such services associated to the supplementary service that is or will be applied if it is to your specific appraisal order, assignment or service.
- Full fees will apply if the appraisal report is partially or fully completed at the time of cancellation, and partial fees will apply (that is, \$ fee that Statewide Property Valuation Services Inc. deems fit) if the cancellation is made after the property has been inspected
- Statewide Property Valuation Services Inc. accepts cash, electronic e-mail transfers, PayPal payments, Credit Card Payments and Certified cheque for the services rendered.
- All Credit Card & PayPal payments that are made are subject to a base increase of 3% on the service fee to compensate Statewide Property Valuation Services Inc. for utilizing their payment acceptance features.

### **Appraisal Orders & Service Disclaimer**

By agreeing to the Legal Terms of Use and or upon submission of the appraisal/service request you the client, applicant, user of the services &



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- if our service was for a financing application, your broker and lender are our clients, and therefore Statewide Property Valuation Services Inc. will conduct all business with them. Should you request a copy of, or have any concerns with the services rendered, you must contact your broker or our client.
- accept and understand that this appraisal is a professional service, and will consist of a completed appraisal report/service that is to be provided to your mortgage broker.
- Not all institutions will accept appraisals ordered by the consumer. If you are requesting an appraisal for mortgage purposes, you understand you must speak to your financial institution before placing your request with us.
- That you authorize the appraiser to the subject property and any and all appraisers or employees of Statewide Property Valuation Services Inc. to enter the subject property and inspect each and every room. And that you are the owner, resident, broker/agent of the subject property or was given permission by one of them to give consent to us Statewide Property Valuation Services Inc. and its employees, associates and appraisers to enter the premises conduct the appraisal inspection along with any/all things in direct correlation with the inspection.
- That you authorize the appraiser mentioned above to photograph all of the exterior of the subject property as is required for them in order to conduct the appraisal inspection and complete the appraisal report and or any other service that is offered or rendered to you by Statewide Property Valuation Services Inc. and its website
- That you authorize the appraiser intended to inspect the subject property to take photographs of all or some areas within the interior of the subject property in order to help facilitate for a better overall appraisal inspection and report for the lenders and Statewide



Property Valuation Services Inc. and that refusal to do so may result in rejected loan applications by the lending institutions that Statewide Property Valuation Services Inc. is in no way responsible of and for.

- That all appraisal order cancellations must be made via e-mail and responded to with confirmation before validation of cancelation. For Drive-By and Full Service appraisals cancellations must be made at least prior to any any work conducted on the appraisal/service assignment without limitation to beginning of commutes, commutes to property locations or preliminary research and data analyses regarding the assignment or the inspection otherwise they are subject to a cancelation fee deemed suitable by Statewide Property Valuation Services Inc.
- That unfortunately we cannot guarantee the selected appointment date and time will be available, however, we will do our best to meet your requests.
- That I agree and I acknowledge that the appraiser has a one-hour window within which to arrive at the property from, before or within the appointment time agreed upon and disclosed by Statewide Property Valuation Services Inc. or its associates. I further acknowledge that the appraiser will need and have access to all rooms and storage areas for inspection and will need to photograph the exteriors & interiors of the property. Failure to meet and or all of these requirements will result in a re-visitation to the subject property and its associated fees.