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conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$, as of , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report File

The real estate professional is cautioned, however, not to claim greater appraisal ability or expertise than is actually possessed. Great harm can come to the client and to the professional if significant appraisal mistakes are made. When unable to competently perform a valuation, the advice of a professional real estate appraiser should be sought.

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