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These search terms have been highlighted: **fox chase bank frank baldassarre**

## ADVERTISING **Homes**

### Professional appraiser a must

12:00 AM CST on Friday, January 26, 2007

An increasing number of homeowners are accessing Web sites that offer estimates of current values for individual homes – sites such as Zillow.com.

Home sellers use the sites to help them establish an asking price when preparing to sell their property. Buyers access the sites to give them peace of mind, assuring them they are not offering too much for a home, or to help determine how much to offer for a home. But how reliable are these sites?

The advantage of using the sites is it's quick and easy. The reliability of its accuracy is questionable. Many home sellers claim the estimated amounts are much too low, considering all factors in their local market. And this could impair the owner's ability to obtain a fair market price for their home, they claim.

"Any time the value of real estate is used to make a significant financial decision, a professional appraiser is needed," says **Frank Baldassarre**, senior vice president of **Fox Chase Bank**. "Determining the value of property depends on more than just comparable sales and listings in an area. That is what most Web sites use. Each property has unique characteristics that only an independent appraisal can account for when determining an equitable value," he says.

In some cases, the use of value-estimating Web sites, coupled with a local study of recent sales prices of comparable properties in the area (data often provided by brokers), might be enough to help determine a realistic asking price.

– *By Jim Woodard*

*Copley News Service*