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S = Supply. T = Transferability. It is the economic basis of all real estate decisions and is often used intuitively by many sellers and buyers. Principle of Substitution. An appraisal principle that holds that the maximum value of a property tends to be set by the cost of acquiring an equally desirable and valuable substitute property, assuming no costly delay is encountered in making the substitution.

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to appraisers.

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Act or process of developing an opinion of value; includes a description of the property, the appraisers opinion, its utility, and/or probable monetary value. Real Estate. The land itself and all

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things permanently attached to it (i.e. land, fixtures, easement right, anything else considered immovable) Fixture.

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