

Collateral Analytics™ AVMs in EVO™ Data Store

CA Value AVM

- CA Value AVM can be used during every step of the lending or property valuation
 process, from origination, underwriting, and quality control to servicing, portfolio review,
 and default management. These reports include a value estimate, comparable sales and
 listing data, location map, confidence score of the value estimate, as well as additional
 charts and details on the surrounding market's price and sales activity trends.
 - Current and retroactive AVM valuations.
 - Detailed subject property characteristics.
 - o Estimated market value, high value, low value, and confidence score.
 - o Historical subject property transaction history.
 - Price and sales activity charts.

CA Value Commercial AVM

- The CA Commercial AVM was developed to assist with monitoring commercial property values and to provide access to quick, accurate, and inexpensive valuations for commercial real estate. The CA Commercial AVM can be used to monitor property values for both mortgage loans and for estimating and updating total return estimates as well.
 - o Current and retroactive AVM valuations.
 - Detailed subject property characteristics.
 - Estimated market value, high value, low value, and confidence score.
 - Historical subject property transaction history.
 - Price and sales activity charts.

CA Neighborhood Value Range AVM

- The CA Neighborhood Value Range is an extension of the CA Value AVM and provides
 the most comprehensive set of comparables information available for a valuation
 product in today's real estate industry. In addition to traditional comparable sales
 information, the Neighborhood Value Range includes a complete summary of active,
 pending, expired, withdrawn, and canceled listings for the surrounding neighborhood of
 the subject property.
 - Current and retroactive AVM valuations.
 - Detailed subject property characteristics.
 - Estimated market value, high value, low value, and confidence score.
 - Surrounding micro-market statistics.
 - o Detailed transaction histories for all comparables.
 - Price and sales activity charts.



CA Complexity Profiler

- The CA Complexity Profiler identifies properties that are likely to be complex and therefore subject to higher appraiser fees. Complexity scores will be provided instantaneously, before or at the time of application, to help determine if the appraisal fee should be adjusted based on the complexity of the property. This process will not only save time and money, but also limit potential customer service, client, and vendor issues related to complex property appraisal assignments.
 - Designation of Complex vs Non-Complex property.
 - Numerical Complexity Score.
 - Detailed property information.
 - o Interactive map of subject and comparable properties.
 - List of surrounding market comparable sales.
 - Market Condition analysis.
 - Market level charts.

CA Complexity Profiler Plus

 The CA Complexity Profiler Plus provides all of the features and benefits of the CA Complexity Profiler with the addition of a supplemental Listing Sheet that includes public records data and MLS photos.

CA Risk Profiler

- The CA Risk Profiler is run on an uploaded XML file to determine the probable valuation risk of an appraisal. It can quickly identify or flag potential issues regarding estimates of value and the supporting data that's provided by vendors to determine that estimate.
 - Risk score numeric and high, low, medium.
 - Subject property characteristics review.
 - Comparable property characteristics review.
 - Estimated market value and confidence score.
 - Subject property transaction history.
 - Micro market analytics.