

# AUTOMATED VALUATION MODELS

The mortgage industry continues to face ever-changing economic factors and local market conditions that impact real estate values across the nation. Shifts, such as the leveling of a market, can be hard to detect early on without the right information. When it comes to determining and confirming property values, you need quality data you can count on without exception. You can't afford to make critical decisions based on incorrect or incomplete data – and there's no reason why you should.

Lender Processing Services' (LPS) Applied Analytics division offers the fastest, most accurate and realistic valuations – all at affordable prices. Our unprecedented volume of precise property data and sophisticated underlying technology solutions give you everything you need to make informed decisions from a single, convenient source. Whether you use our AVMs as your primary or secondary valuations, expect a tremendous boost in your efficiency, with the following:

- Accelerated valuation process
- Increased productivity
- Improved risk management
- Maximized cost savings

## Instant Valuations You Can Count On

ValueSure is our state-of-the-art AVM solution that generates your AVM reports using our proprietary database – the industry's largest and most accurate of its kind, covering more than 85 percent of properties nationwide. ValueSure's multiple, statistically proven analytical models ensure the most accurate valuations every time. You will receive a value estimate, comparable sales listing and location map, along with a confidence score reflecting

the extent of available data and the accuracy of the value estimate. **ValueSure** enables you to do the following:

- Acquire property information nationwide.
- Obtain up to 15 comparable neighborhood sales with property characteristics.
- Receive a property value range from low to high.
- Access valuations online; via e-mail, batch processing or XML; or through a direct LOS connection.
- Get a condensed format for batch processing, with value, value range and a confidence score.

**SiteX AVMs** put maximum property details at your fingertips by combining the most robust property data with proven, state-of-the-art algorithms. Instantly access an easy-to-read property value estimate report and quick score summary, along with county-assessed value, abbreviated legal description, owner information, comparables, estimated value, deeds history, neighborhood price, REO activity trends and more. Broaden your perspective even more with value-added knowledge, including current loan-to-value ratios, preliminary flood hazard, neighborhood conformity and “silent seconds” information – all the highly accurate and consistently predictive results you will ever need. **SiteX Value AVM** enables you to do the following:

- Replace your traditional appraisals with this instantaneous, more cost-effective valuation solution.



- Get more information than with traditional appraisals to help confirm you are using accurate and relevant data and sales comparables.
- Make truly informed decisions with access to a high- and low-value estimate range, combined with the final valuation.
- Prevent unauthorized modification of your SiteXValue report using our patent-pending anti-fraud security key.
- Gain maximum security with the only verifiable AVM on the market.
- Easily calculate the added value of an addition to a property by modifying key property features.
- Economically obtain an accurate “first look” at the estimated value of the property and surrounding neighborhood.

LPS Applied Analytics offers a cascade interface, **AVM Connect**, that gives you access to the nation’s leading AVM products quickly and conveniently. AVM Connect includes geo-preferencing options to make sure you are using the most reliable AVMs for your selected areas. Easily determine a single valuation using your choice of AVMs, or run an AVM cascade to verify a qualifying value or compare the results of different algorithms. When you have more complex requirements, LPS Applied Analytics can custom-program decision logic to meet your specific needs and make recommendations for additional LPS review products and services. You will get exceptional accuracy, combined with unmatched speed and flexibility. **AVM Connect** enables you to do the following:

- Quickly access the nation’s leading AVMs through a single source.
- Choose single, multiple or cascading AVMs to meet your specific needs.
- Experience extraordinary flexibility with our exclusive automated selection criteria.

LPS Applied Analytics delivers **REO Market Analysis**. Using this report, you can identify the effect of local REO and foreclosure trends on a particular property. By using up-to-date default and REO market data and including multiple valuation perspectives and cost forecasts, including the fair-market value, REO value, and foreclosure and REO costs and timelines, you have all the information to make an informed decision on a property. **REO Market Analysis** includes the following features:

- Front-end valuation and market risk indicator for loan originations
- Home equity valuation and market risk indicator
- Investor valuation and market condition overview tool for loan acquisitions
- Loss mitigation and pre-foreclosure valuation and market condition indicator
- REO valuation review tool

### **Making Sure You Have What You Want When You Want It**

Access the reliable, accurate property valuations you need in just seconds, 24/7, over the Internet. If you ever need help, you can count on our fully staffed customer service team to assist with anything you could possibly need. Take advantage of our full line of customer training resources via one-on-one, Web-based training, e-mail and toll-free support numbers.

**Experience the Power of the Industry’s Best AVM Technology**

**To put LPS’ Applied Analytics’ AVMs to work for you, call 800.282.1104.**



**APPLIED ANALYTICS**  
A LENDER PROCESSING SERVICES COMPANY

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