

ValHYBRIDSM

Efficient & Reliable GSE-Compliant Hybrid Appraisals

ValHYBRIDSM (Hybrid Appraisal) delivers reliable, efficient appraisals for single-unit and condominium properties using Fannie Mae® and Freddie Mac's® hybrid appraisal forms (1004 Hybrid/70H and 1073 Hybrid/465H). Also, supports the GSEs' inspection-based waiver solutions. ValHYBRID is designed to streamline the valuation process while maintaining the highest standards of accuracy.

ValHYBRID: The Next Generation of Appraisals

ValHYBRID uses a bifurcated approach. Trained and vetted third-party professionals collect comprehensive property data following the Uniform Property Dataset. A state-certified appraiser with local expertise then analyzes the data to develop a credible opinion of value — empowering informed loan decisions while ensuring compliance.

Key Advantages of ValHYBRID



Consistent, Objective

Standardized data collection drives reliability and improves objectivity by limiting direct borrower-appraiser interaction.



Cost-Effective

Lower-cost alternative to traditional appraisals, reducing expenses for both lenders and borrowers.



Timely

Valuations completed in under 5 business days on average, advancing decision-making, underwriting, and loan closings.



Increased Appraiser Productivity

Qualified third-party inspectors handle data collection, maximizing appraiser focus on analysis and valuation.



Personalized, Nationwide Service

Benefit from the comprehensive reach of a national Appraisal Management Company (AMC) with personalized service on every order.

Eligible Transactions Per the GSEs*

FANNIE MAE®

Forms: [1004 Hybrid](#) and [1073 Hybrid](#)

- Purchases, limited cash-out, or cash-out refinances
- Existing one-unit properties, including condos and PUDs
- Principal residences, second homes, and investment properties
- Properties under construction or with incomplete renovations
- Community land trusts and other resale price-restricted properties
- Texas 50(a)(6) loans

Desktop Underwriter® (DU®) will be updated on March 22, 2025 to reflect hybrid appraisal options.

FREDDIE MAC®

Forms: [70H](#) and [465H](#)

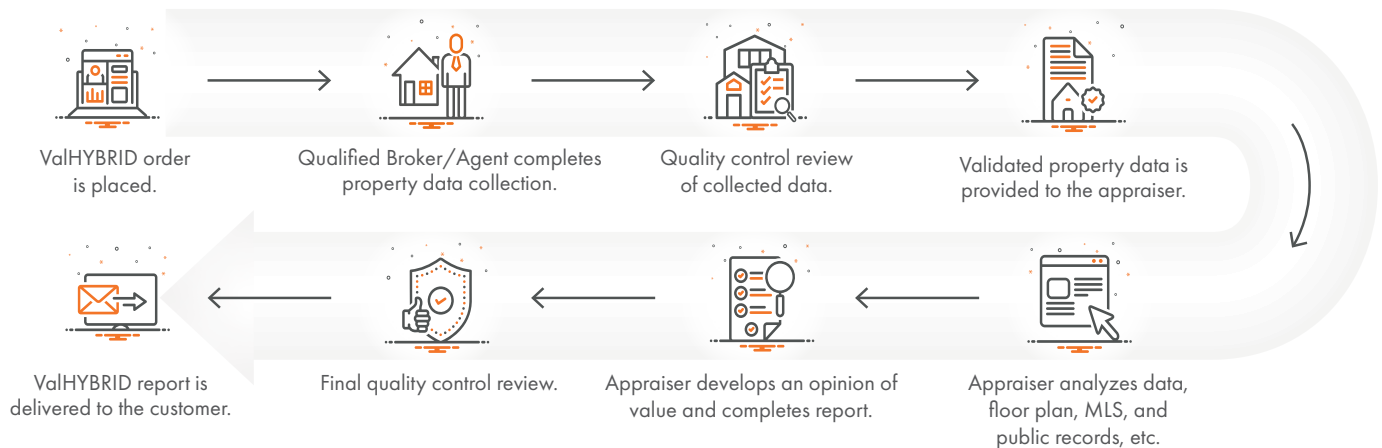
- Purchases, "no cash-out" and cash-out refinance transactions
- One-unit properties, including in a Planned Unit Development (PUD) or with an ADU
- Condominium Units (attached or detached)

Loan Product Advisor® (LPASM) will be updated on April 7, 2025 to reflect hybrid appraisal options.

* The lender will receive eligibility codes from the GSEs to know if they can order this product. Eligibility subject to GSE updates; refer to: Fannie Mae's Selling Guide, [B4-1.2-03, Hybrid Appraisals](#) and Freddie Mac's Guide, Sections [5602.4](#), [5604.1](#) and [5604.2](#).

How ValHYBRID Works

With ValHYBRIDSM, appraisers produce compliant valuations by integrating data from property collection (including ANSI floor plans), public records, and other key sources, offering the depth of a traditional appraisal without requiring in-person property visits.



Get started with ValHYBRID, contact:

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