

ValINSPECT

Objective, On-Site or Remote Property Condition Inspections

ValINSPECT provides in-person or virtual residential property condition inspections conducted by qualified real estate professionals. The detailed reports provided deliver a thorough assessment of a home's interior and/or exterior condition, covering structural integrity, maintenance needs, and potential repairs—helping housing finance stakeholders make informed decisions with verified property data.

Benefits of Using ValINSPECT



Enhanced Transparency

- Provides a clear view of the property's condition
- Supports well-informed lending decisions with verified data



Enhanced Due Diligence

- Provides a comprehensive understanding of financed assets
- Strengthens risk assessment for lenders and investors



Improved Loan Quality

- Ensures lenders have a full, accurate picture of the property
- Leads to stronger, more reliable loan portfolios by reducing uncertainty



Accelerated Underwriting Process

- Clear inspection reports deliver valuable data quickly
- Reduces delays, expediting underwriting and loan approvals



Reduced Loan Default Risk

- Identifies potential issues upfront for better risk assessment and mitigation
- Helps prevent loans on properties with undisclosed problems



Increased Confidence in Assets

- Investors gain assurance in the properties backing securities
- Helps mitigate perceived risk in mortgage-backed assets

Commonly Used In

Home Equity Lending
Private Lending

Bridge Loans
Renovation Loans

Investor Collateral Risk
Portfolio Loans

Gain Convenience and Speed with ValINSPECT Virtual

A fast, cost-effective residential inspection that uses live video and a mobile device to capture interior and/or exterior property data. A trained virtual inspector guides the home occupant through the process either on-demand or scheduled at a convenient time.

Key Features of ValINSPECT



Easy-to-Use Report with Photos

- Organized in a grid format for clarity
- Includes both interior and exterior property data
- Provides accurate descriptions of the subject and neighborhood



Condition & Marketability

- Highlights key findings and recommendations
- Details property address, size, and relevant attributes
- Notes necessary repairs and maintenance suggestions



Quality Control & Accuracy

- Each report undergoes manual quality checks
- Each file is carefully reviewed to ensure it meets the client's specific requirements
- Monthly audits ensure inspector reliability

Combine ValINSPECT for Maximum Benefit

Pair ValINSPECT with an Automated Valuation Model (AVM) or Evaluation for a cost effective, fully IAEG- and FIRREA-compliant property valuation. Use the detailed inspection to support:

Desktop Appraisals **PMI Removals** **Occupancy Verification** **REO Inspections**

About Valligent

Founded in 2003, Valligent is a national real estate valuation company that utilizes innovative technology to deliver tailored solutions to support the evolving housing finance industry.

Valligent combines seasoned real estate professionals, technology, and automation to deliver timely, fair, and accurate property valuations. Serving banks, credit unions, mortgage lenders, and insurance companies nationwide, Valligent integrates with leading data providers, Loan Origination Systems, on-demand cloud computing platforms, and other direct integrations.

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