

ValPROTECT

Mitigates Monetary Loss From Property Valuations

The ValPROTECT Warranty (ValPROTECTSM) offers partial recovery of monetary loss if a property valuation is inaccurate above a designated threshold and certain policy criteria are met. ValPROTECT aims to ensure the subject property's assessed value on the day of determination is accurate.

Protect Your Business and Investors

Adding the ValPROTECT Warranty to a Valligent property valuation can help mitigate monetary loss when specific situations occur, such as a defaulted loan or when a loan is determined uncollectible due to a flawed valuation. The ValPROTECT Warranty is maintained for five years from the initial valuation run date, even if the loan is transferred.



Allows lenders the confidence to work with valuation products completed by a non-appraiser.



Can reduce financial exposure to the current real estate market.



Can reduce the out-of-pocket loss for defaulted loans where there was a significant valuation error.



Loans accompanied by a valuation with ValPROTECT may have a greater value in the secondary market.

Add the ValPROTECT Warranty

ValPROTECT may be added to the following Valligent products when they are ordered:

- Traditional Appraisals
- ValDESKTOPSM
- ValPRAZESM
- ValHYBRIDSM
- eVALSM
- ValREVIEWSM
- VeroVALUESM AVM
- VeroVALUESM AVM + PCR
- Veros[®] AVM Cascade
- Veros[®] AVM Cascade + PCR

Triggers for a ValPROTECT Claim¹

A ValPROTECT warranty claim may be considered when the following criteria in the policy are met:

1st Trigger

Loan default or an investor buyback demand.

2nd Trigger

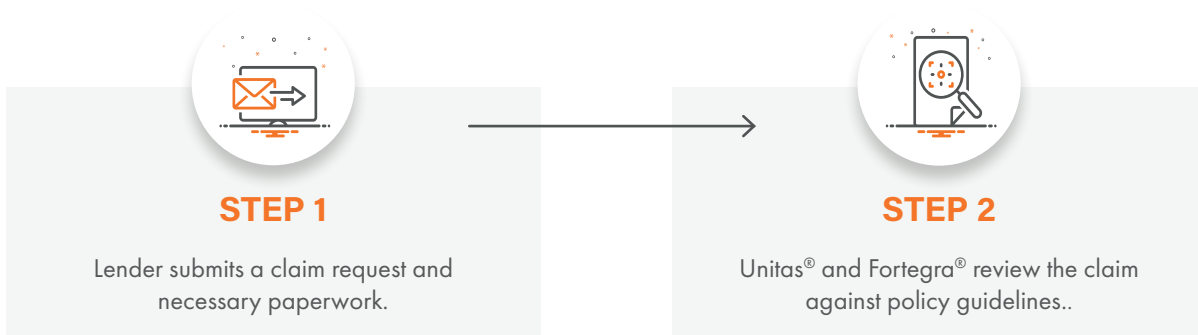
A valuation error must have been made, overstating the value of the subject property by 10% or more.

3rd Trigger

There must be an actual monetary loss with a minimum of \$5,000 per claim due to the original valuation.

¹Subject to certain conditions including the aggregate policy limit of \$3 million.

Simple Warranty Claim Process²



Add-on ValPROTECT by Ordering Direct From Acuity or via Our Direct Integrations

Ariba
ClosingCorp®

Connexions
Encompass®

Etrac
FNC

Mercury
Real EC

Reggora
ValueLink®

Unique Ordering Requirements

When a lender agrees to add ValPROTECT to a Valligent product, they agree to apply the ValPROTECT Warranty to *all* similar product orders to mitigate any adverse selection risk. This can be accomplished through product mapping and/or reporting.

To learn more, contact:

Direct: 714-415-5791

Toll Free: 877-490-0390

contactus@valligent.com

ValPROTECT 

© 2025 Valligent, a Veros Software Company. All Rights Reserved. Encompass® is a trademark of ICE Mortgage Technologies. ClosingCorp, Inc., a subsidiary of CoreLogic, Inc. d/b/a Cotality is a trademark of CoreLogic, Inc. Unitas, Fortegra and ValueLink are registered trademarks.

² Subject to change.