

# ValREVIEW

## Evaluate the Accuracy and Integrity of Any Appraisal

ValREVIEW is a robust evaluation of an appraisal conducted by a highly experienced underwriter utilizing local market data and analytics to assess the valuation support and compliance of an appraisal.

### Quickly Manage Risk and Make Confident Decisions



#### Obtain Fast Results

24-48 hour turn time for a clear, thorough appraisal review, resulting in an increase in loan closing rates.



#### Effectively Manage Risk

Easily identifies red flags or actionable discrepancies. Identify appraisals needing further review or escalation.



#### Enable Informed Decisions

Detailed appraisal analysis helps to create a clear, detailed report summary to support smarter lending and investment decisions.

### Common Uses for ValREVIEW



#### Forensic Due Diligence

Take the first step to decide if an appraisal warrants a more extensive review.



#### Pre-Fund Due Diligence

Utilize data from the report to support pre-fund due diligence before funding the loan.



#### Examine Comparables

Obtain more comparables to validate the ones used to represent the property and market.



#### Reinforce Client Confidence

Confirm the appraisal was conducted correctly while utilizing data to boost clients' confidence in report.



#### Quality Assurance

Conduct an internal quality assurance audit in post-fund due diligence for lenders and investors.

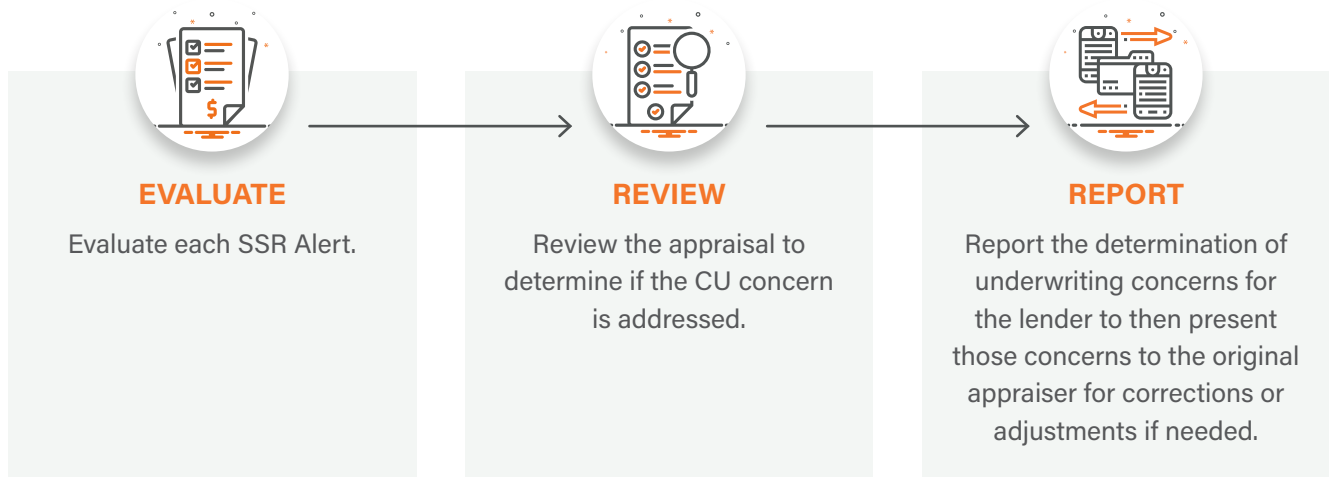


#### GSE Post-Board Resource

Assess the reliability of the valuation to understand if a repurchase is justified.

## Thorough, Detailed, Actionable Review

GSE SSR flags are reviewed and individually addressed indicating whether it was adequately represented in the appraisal. The underwriter conducts a systematic approach to derive an overall appraisal quality score, determine various risk factors and comment on the adequacy of each section of the appraisal report.



- 160+ point appraisal review
- Appraisal quality score (AQS)
- Extensive analysis & commentary
- Underwriting concerns clearly specified
- Extensive market/foreclosure/risk analytics
- Verification of all appraisal data
- Verification that the appraiser's license is in good standing
- Several MLS closed sales and active listings
- Upgrade to USPAP compliant appraisal review when appropriate
- Regulatory compliant process and reporting, including FHA

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