

# ValREVIEW Value

## Trusted Appraisal Desk Reviews for Smarter, Faster Lending Decisions

ValREVIEW Value delivers credible, defensible appraisal desk reviews for lenders, investors, and capital markets participants. The service provides a cost-effective way to verify appraisal support, uncover risk, and ensure compliance in today's complex lending environment.

Unlike reviews that rely only on automated checks, ValREVIEW Value uses a hybrid approach, combining proprietary analytics with expert appraiser oversight. More than 160 data points are analyzed, and any flagged issues are reviewed by a licensed or certified appraiser, who provides clear commentary on risks to support confident decisions.

### Valligent Advantage: Speed, Insight, and Action



#### Accelerate Decisions with 24-48 Hour Turnaround

Reviews are completed within two business days or less, supporting increased loan closing rates and meeting tight deadlines.



#### Effective Collateral Risk Management

The detailed analysis and proprietary Appraisal Quality Score (AQS) easily identify red flags, valuation discrepancies, or compliance issues.



#### Confident Decisions

Each final report delivers a clear summary and detailed commentary, offering the robust support needed for more innovative lending and investment decisions.

### Thorough, Detailed, and Actionable Review

#### Appraisal Quality Score (AQS)

Provides a risk assessment based on a weighted algorithm of over 160 data points, analyzing factors such as comparable sales, adjustments, and reconciliation of Government-Sponsored Enterprise (GSE) Submission Summary Report (SSR) flags.

#### Expert Appraiser Analysis

A qualified appraiser reviews the entire original report, verifies all data against external sources (MLS, tax records), confirms the original appraiser's license status, and provides extensive commentary on underwriting concerns.

#### Comprehensive Market Data

Each review incorporates recent MLS closed sales, active listings, market trends, foreclosure activity, and risk analytics to provide a complete picture of the property's context.

#### Compliance-Driven

Every review is USPAP (Uniform Standards of Professional Appraisal Practice) compliant where appropriate, and aligned with regulatory requirements, including FHA requirements.

# A Trusted Solution Across the Mortgage Ecosystem

ValREVIEW Value is engineered to meet the distinct due diligence needs of every participant in the mortgage lifecycle, from origination to the secondary market.

## For Lenders

ValREVIEW Value is a critical tool for ensuring loan salability and mitigating risk. It provides the independent validation needed to satisfy investor overlays for Non-QM, Fix-and-Flip, and Jumbo loans, supporting faster funding. For Conventional loans, it delivers the defensible analysis required for post-closing GSE quality control, reducing repurchase risk.

## For Investors & Securitizers

ValREVIEW Value is essential for portfolio acquisitions and Residential Mortgage-Backed Securities (RMBS) issuance. It functions as a systemic check on valuation quality, identifying risks that could affect performance. The process is designed to satisfy the secondary valuation requirements of rating agencies such as KBRA and Fitch, delivering third-party validation to support Loan-to-Value (LTV) ratios and facilitate smoother securitization.

## For Third-Party Review (TPR) Firms

Leading TPR firms trust ValREVIEW Value to provide reliable, efficient, and defensible desk review solutions that integrate seamlessly into existing workflows. Consistent quality and rapid turn times enable these firms to meet client deadlines and deliver exceptional service. No more indeterminate values that cause delays and slow down your workflows.

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## Common Uses & Applications

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ValREVIEW Value is a versatile tool used for a variety of critical functions:

- Pre-Fund Due Diligence
- Post-Closing Quality Assurance
- Forensic Loan File Reviews
- GSE Repurchase Defense
- RMBS Collateral Review
- Comparable Validation
- Internal Quality Audits
- Confirming Client Confidence

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