

Delivering a Full Suite of Tech-Enabled Real Estate Valuation Solutions

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.

Expertise and Technology in Perfect Harmony

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.



**Virtual Property
Valuations**



**Modern
Solutions**



**Alternative
Assessments**



**Traditional
Appraisals**



**Valuation
Warranty**

Reliable Coverage

50	State and U.S. Territory AMC Coverage*
10,000+	Licensed and Certified Appraisers*
5,700+	Experienced Real Estate Agents and Brokers*

*As of May 2024

Key Milestones

2003	Founded in Roseville, CA
2005	Primary Integrated Solution for Citi Correspondent Program
2006	Technical partner providing tie-out services to Wall Street
2017	REO & Asset disposition services to HUD
2022	Valligent acquired by Veros Software
2024	Partnered with Heartland Consulting to support USDA

Virtual Property Valuation Suite

ValINSPECTSM Virtual

A convenient residential occupant-enabled property inspection provides a convenient, cost-effective, and accurate collection of interior and/or exterior property data through a mobile device to produce a trustworthy property report.

1004D Virtual Completion Certificate

A fast and convenient way to confirm appraisal report conditions for construction or repairs. Through a video streaming service, the appraiser connects with the property contact and guides them through the inspection and photography process, enabling Form 1004D orders to be completed within hours instead of days or weeks.

Virtually Accelerate Valuations

Virtual options for ValPRAZESM, eVALSM, and ValBPOSM provide the flexibility of remotely inspecting properties, ensuring quick turnarounds without compromising accuracy. Conducting these valuations virtually can streamline loan processing and significantly reduce underwriting revision rates. Whether it's an appraisal, evaluation, or broker price opinion, these solutions offer well-supported property values, empowering lenders to make informed decisions faster.

Alternative Assessments

Automated Valuation Models (AVMs) and Cascades

One-stop shop for all your AVM needs - Valligent offers access to the top fifteen AVM nationwide, available individually or as part of a cascade. Each AVM can be paired with a virtual or traditional inspection and includes regulatory-compliant validation. These AVMs are known for their high-quality models, strong hit rates, and accurate property value estimates, all backed by meaningful confidence scores.

ValBPOSM (Broker Price Opinion)

An internal or external estimate of a home's selling price determined by a local real estate professional. It is faster and less expensive than a traditional appraisal, making it a viable alternative property valuation for mortgage origination, servicing, and investments.

eVALSM (Evaluation)

An Interagency Appraisal and Evaluation Guidelines (IAEG) compliant property evaluation, available nationwide. It is based on extensive market and value analysis resulting in a well-supported, accurate value of the subject property. eVAL is available with the option of an interior, exterior or virtual property inspection.

ValINSPECTSM Disaster

When a real estate property is identified to be within a natural disaster event, ValINSPECT Disaster is employed to assess properties for potential damage post-disaster by collecting photos and data. Inspections are conducted through either in-person inspections or virtual inspections conducted via real-time, live-streaming video connections with an onsite homeowner or other contact.

Alternative Assessments (cont.)

ValREVIEWSM

ValREVIEW is a comprehensive appraisal evaluation by an experienced underwriter, using local market data and analytics to assess valuation support and compliance. GSE SSR flags are reviewed and addressed individually to ensure proper representation. The underwriter assigns an overall quality score, identifies risk factors, and evaluates the adequacy of each section of the appraisal report.

Modern Solutions

ValPRAZESM

A dependable alternative to traditional appraisals, adhering to Interagency Appraisal and Evaluation Guidelines (IAEG) and Uniform Standards of Professional Appraisal Practice (USPAP) for non-GSE residential loans. The process involves two steps: first, a licensed real estate professional conducts a property inspection, either in person or virtually; second, a state-credentialed appraiser provides a value opinion from their desk.

ValDESKTOPSM

A fast and cost-efficient alternative appraisal, which utilizes Fannie Mae's® Form 1004 Desktop or Freddie Mac's® Form 70D for appraisals. ValDESKTOP leverages a state-licensed appraiser who has local knowledge about neighborhoods and their surrounding areas to perform a desktop appraisal utilizing a floor plan and data from multiple data sources. It offers convenience and cost savings over the traditional appraisal due to the added efficiencies gained in the process.

GSE Data Collection Suite

Compliant with Fannie Mae and Freddie Mac's Uniform Property Dataset (UPD), Valligent's app-driven data collection services and licensed real estate professionals offer a comprehensive product set to support Fannie Mae's value acceptance + property data and Freddie Mac's ACE+ PDR (automated collateral evaluation plus property data report) solutions.



ValPDRSM

Provides property data collection to support Freddie Mac's ACE+ PDR solution.



ValPDCSM

Provides the property data collection for Fannie Mae's value acceptance + property data solution.



ValHYBRIDSM

In the case that a lender needs to upgrade to an appraisal, we provide the data collection to a local appraiser to complete a hybrid appraisal.



ValPDRSM COMPLETE

If required repairs are noted on the ValPDR, a completion report confirms repairs are complete prior to the loan sale.

Traditional Appraisals

Valligent's traditional appraisal services offer reliable value opinions for various lending needs, including conventional loans, purchases, refinances, and home equity. Appraisal reports undergo thorough quality checks, combining human review with Veros' BiasCHECK™, a tool that uses AVM, risk scoring, and word scans to identify potential bias risks or quality issues. The company upholds high standards through extensive appraiser background checks, verification of errors and omissions coverage, adherence to customary and reasonable fee regulations, and ongoing performance monitoring.

- 1004 Full URAR
- 1004 Full URAR FHA
- 1073 Condo Interior
- 1004 or 1073 Full Appraisal with 1007/216
- 1004C Manufactured
- 1004D Update
- 1004D Completion
- 2055 Exterior
- 1075 Condo Exterior
- 1025 Multi-Family
- Vacant Land
- Field Review Form 2000
- 216 - OIS
- 1007 - Rent Survey

Valuation Warranty

The ValPROTECTSM Warranty 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. It is available on select Valligent offerings.

The Valligent Difference



Impeccable Service

Valligent combines high standards of service with cutting-edge technology to provide reliable property insights. Every customer and order matters at Valligent.



Forward-Thinking Adaptability

Valligent is dedicated to advancing solutions, emphasizing smart, adaptable strategies to consistently deliver top-quality results.



Focus on Integrity

Valligent is dedicated to maintaining the highest ethical standards, consistently prioritizing what is right for customers, partners, and employees.

To learn more contact:

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