



## An Accurate, Low-Cost Appraisal Alternative

eVAL is an Interagency Appraisal and Evaluation Guidelines (IAEG) compliant property evaluation. It is based on extensive market and value analysis resulting in a well-supported, accurate value of the subject property.

- eVAL is designed for single-family homes and condo properties.
- It is available with the option of an interior, exterior or virtual property inspection.
- Coverage is nationwide.

### Fast, Accurate & Low Cost Solution



#### Fast

Turn times as short as 4-hours with a virtual property inspection, 2 – 3 days with a drive-by inspection.



#### Accurate

Has been tested to be within a 3% variance of a drive-by appraisal. Goes through detailed quality checks.



#### Low-Cost

Costs substantially less than other appraisal products.

### Versatile & Widely Used



#### Origination

Commonly used for loans below \$400,000 in home equity and second mortgage lending.



#### Default Servicing

Determine which loans should be monitored and/or sold to minimize financial risk and mitigate losses.



#### Portfolio Management

Track where homes are appreciating and depreciating with information in the market.



#### Investing

Quickly identify high-risk properties in a pool of loans, making a decision ahead of your bid, and quickly identify collateral risk.

# eVAL Combines the Best Aspects of Appraisals, BPOs, AVMs & Market Analytics



## COMPREHENSIVE DATA

Similar data as contained in a 2055 drive-by appraisal or URAR full appraisal product.



## FULL TRANSPARENCY OF COMP SELECTION

Full transparency of comparable selection with numerous sales and listings provided.



## DATA IN BPO FORM

Every data field in a BPO form.



## FULL TRANSPARENCY OF COMP DATA

Full transparency of comparable data with complete MLS information on each comparable provided.

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## EXTENSIVE INSPECTION

A far more extensive inspection than any other valuation product.



## MORE ANALYTICS

Market analytic indices and graphs not found in appraisals or BPOs.



## SINGLE AVM OR CASCADE OF TOP AVMs

Single AVMs or cascade of top 18 AVMs, optional.

## Data & Visually Rich Report

eVAL reports are completed by an experienced analyst, then reviewed by a valuation expert.

- Property details with photos
- Market statistics
- Comparable sales with photos and listings
- Subject neighborhood, site, improvements, and market condition comments
- Price and listing history
- Transaction history
- Zip code data
- Comparable comments and final reconciliation

## Easy Ordering & Flexible Access through Valligent's Direct Integrations with Acuity

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