

TECHNOLOGY-ASSISTED APPRAISALS



A guide to Valuation Technology's Innovative Valuation Products





ACCURATE HOME VALUE ALTERNATIVES

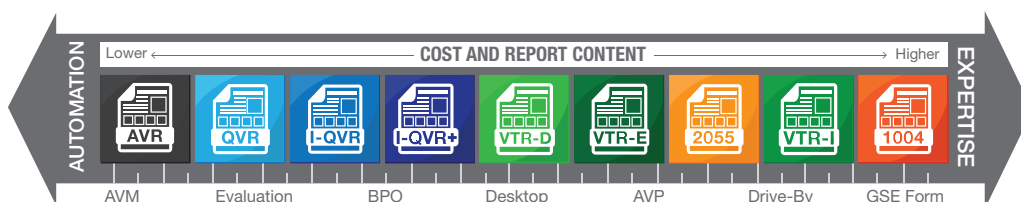
Valuation Technology Inc. (ValuTech), a residential real estate valuation and analytics company, offers a suite of innovative valuation alternatives built on proprietary technology. Products are designed to meet critical business needs by bringing accuracy, consistency, efficiency, cost savings and compliance to the valuation of real estate.

TECHNOLOGY-ASSISTED APPRAISALS

ACCURATE HOME VALUE ALTERNATIVES

We offer a complete suite of the most technologically advanced valuation products on the market today. Products designed to meet critical business needs by bringing accuracy, consistency, efficiency, cost savings and compliance to the real estate valuation process.

From pre-origination, loan origination, quality control and post-closing portfolio monitoring, clients can leverage our valuation alternatives to meet their specific needs. This suite provides a full spectrum of reports with graduated levels of due diligence, speed and price allowing clients to manage risk, control costs and improve work flow efficiency.



- Suite of products designed to meet various cost, speed and due diligence needs
- Engineered to provide compliance and accuracy at each product level
- Appraiser involvement and report content increase at each product level

PRODUCT CATEGORIES

AUTOMATED VALUATIONS

Our proprietary automated valuation models create accurate, instant valuations by emulating time-tested appraisal processes, leveraging unique indexes and incorporating multiple statistical models. Fueling our entire valuation platform is appraiser enriched and validated property data; this proprietary data is the most complete data, engineered specifically for the valuation of real estate. No other valuation products or process utilize as accurate and complete data.

EVALUATIONS

Appraisers and valuation models systematically processes vast amounts of enriched property and market data via cascading valuation methodologies to create accurate Evaluation Report alternatives. These Evaluation reports resemble traditional appraisal reports producing easy to understand valuations which do not require special training or knowledge to validate or underwrite; providing ease of compliance with the Interagency and Evaluation Guidelines. They fill the cost and speed void not met by traditional appraisals, provide instant alternatives to BPO's and compliant alternatives to AVM's.

TECHNOLOGY ASSISTED APPRAISALS

Technology Assisted Appraisals provide the solution for cost-effective, comprehensive valuation products developed with the experience and expertise of market specialized appraisers. Leveraging a technology platform and the valuation-specific database, appraisers can cost effectively provide USPAP compliant appraisal reports which can be utilized for all real estate valuation applications. These highly-accurate reports provide comprehensive analytics and information not produced in any other valuation products at substantially reduced turn-around times with competitive pricing.

TRADITIONAL GSE FORM APPRAISALS

Fannie Mae / Freddie Mac standardized forms are the most widely used type of appraisal reports for residential properties. ValuTech's GSE form appraisals are developed by the most competent appraiser in the property's market utilizing our innovative technology-assisted valuation process to produce comprehensive appraisals with quantitative and qualitative support. For clients who want accurate, regulatory compliant appraisals for mortgage origination and loan underwriting.

AVR



AUTOMATED VALUATION REPORTS



ACCURATE HOME VALUE ALTERNATIVES

www.valuationtechnology.com

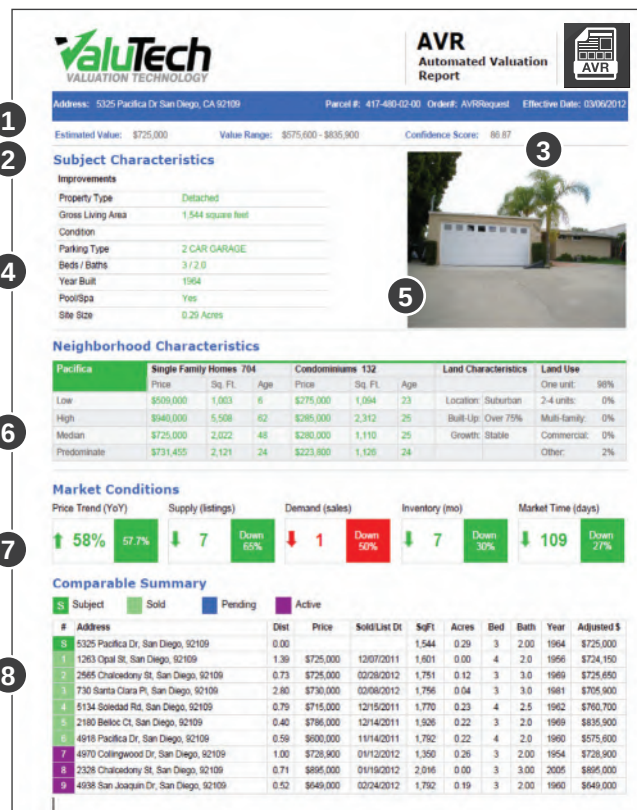
Appraisal methodology at AVM speed

OVERVIEW

Our proprietary automated valuation models create accurate, instant valuations by emulating time-tested appraisal processes, leveraging unique indexes and incorporating multiple statistical models. Fueling our entire valuation platform is appraiser-enriched and validated property data; this proprietary data is the most complete data, engineered specifically for the valuation of real estate. No other valuation products or process utilize as accurate or complete data.

ValuTech's AVR is the answer to inaccurate AVMs. AVMs have become a valuation standard in the industry due to their convenience, speed and low cost; however, users have had to sacrifice accuracy for speed as most AVMs depend upon non-standardized data that lacks the key property attributes that most significantly impact property values.

Our valuation methodologies and data collection processes are a whole new approach to property valuation. ValuTech's innovative valuation platform delivers highly accurate instant valuations containing essential subject, comparable, active listing, market, and neighborhood data for an accurate view of the subject, its value and the prevailing market conditions.



Key Report Features:

- Subject Information:** Address and APN
- Estimate of Value:** w/ range of value
- Confidence Score:** Indicates accuracy for further collateral decisions.
- Subject Characteristics:** key characteristics verified from multiples sources.
- Subject Property Photo:** front view or aerial image
- Neighborhood Characteristics:** distributions of prices, sizes, age and property counts.
- Market Conditions:** real-time, key statistics in an easy to read format.
- Comparable Sales and MLS Listings:** adjusted in to parity to the subject.
- Area Map:** showing the subject and comparables (not shown)

APPLICATIONS

All the information is compiled in real time and provides immediate access to the most current market data and accurate property values. These are powerful tools for Lenders, Loan Servicers, Loan Originators, Investors, Due Diligence Firms and Realtors to help:

- Underwriters** easily verify subject information, market value and comparables
- Mortgage Originators** effectively pre-qualify borrower's LTV and loan pricing
- Collateral review specialists** quickly evaluate and confirm values
- Asset managers** accurately and instantly confirm their list or sales prices and loan offer considerations
- Servicing agents** easily monitor their portfolios while adhering to regulatory guidelines.
- Realtors** and homeowners quickly obtain an estimate of market value of a home

Key Differentiator

Data

We have created a new standard for real estate data, ValuMetrics™. This proprietary rating, standardization and validation process collects, corrects, refines and permanently captures critical property characteristics and transactional data to empower a new valuation process.

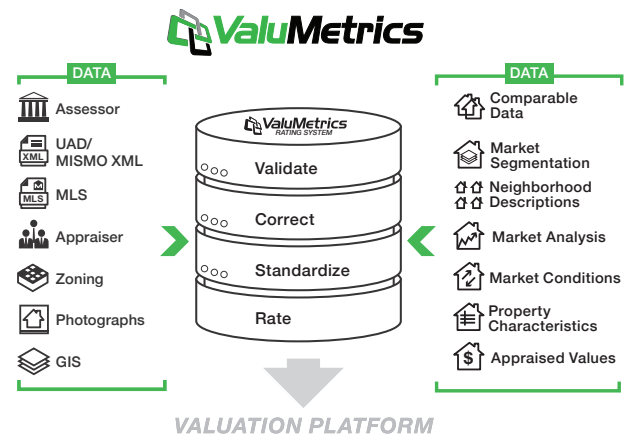
Benefits: Enriched data allows for analytics, research and valuation modeling not previously possible; enabling more streamlined processes and accurate valuations.



“Big Data is useless data, if it’s not relevant data”

FACTS:

All other valuation products rely on data created for other purposes – the accuracy of any valuation is dependent of the relevance of the data, the timeliness of the data, and the accuracy of the data used.



REPORTS

AVR REPORT



PRE-APPLICATION VALUATION



JUMP START



DESCRIPTION	Leverages valuation algorithms and proprietary appraiser-enriched data to produce a summary one-page report containing essential subject, comparable, active listing and market data for a concise view of the subject, its value and market conditions.	A web-based report providing indications of value, key indicators and data points necessary for loan originators & lending staff to pre-screen a property at the beginning of the loan process, obtain product recommendations and a guaranteed appraisal fee.	The jump start is an XML file of enriched appraisal data, comparables and analytics sent to the appraiser upon engagement for easy import into their form software to get a jump on the appraisal process
BENEFITS	- Accuracy - Instant access - Cost-effective - Real-Time - High Hit Rate - Concise Report	- Accurately price and place loans - Validate LTV Ratios - Eliminate revisions to the GFE - Reduce appraisal surprises - Save time working on fundable loans	- Appraisal quality - Consistency across all appraisers - Reduced loan funding times - Limits underwriting headaches
USES	Pre-screen a property value, compliment the QC process; obtain asset disposition values or monitor the value of a single property or an entire portfolio.	For lenders and loan officers to obtain an initial indication of value, key metrics they may affect pricing, product recommendations and appraisal fee quote	Used to dramatically reduce appraisal development times and improve appraisal quality and consistency



AVM Technology merged with local appraiser expertise

OVERVIEW

Our innovative Technology-Assisted valuation process is leveraged to create Automated and Semi-Automated Evaluations Reports that meet the need for valuation products that comply with the Interagency Appraisal and Evaluation Guidelines while providing faster and more cost-effective alternatives to appraisals, BPO's and non-compliant AVM's.

ValuTech utilizes its appraiser-enriched data which contains key property and comparable characteristics - like condition - to provide accurate and compliant reports. Our valuation models emulated the same methodologies and guidelines of traditional appraisals to produce accurate easy to understand valuation results which do not require expertise or special staff to validate or underwrite.

The QVR is a concise report with sales comparison grid, photographs, neighborhood analysis and real-time market conditions. The base QVR report can be enhanced with a market-specialized appraiser selecting the comparables and determining a confidence score or elevated even further with an exterior inspection of the subject for ensured compliance with the IAG and even greater confidence.

Key Report Features:

- Subject Information** – Address and APN
- Estimate of Value** – w/ range of value
- Confidence Score** – Indicates accuracy for further collateral decisions.
- Neighborhood Characteristics** – distributions of prices, sizes, age and property counts.
- Market Conditions** – real-time, key statistics in an easy to read format.
- Subject & Comp Characteristics** – Including location, view quality and condition
- Subject & Comp Photos** – front views
- Sales Comparison Grid** – Comps are adjusted into parity to the subject.
- Indications of Value with Net & Gross Adjustments** – Reconciliation of value
- Data source identification and verification.**
- Scope of Work and Certifications** – Description of the valuation process
- Area Map** – showing the subject and comparables

UNIQUE FEATURES

The QVR Evaluation Reports are Compliant, Accurate, Cost-effective and Efficient.

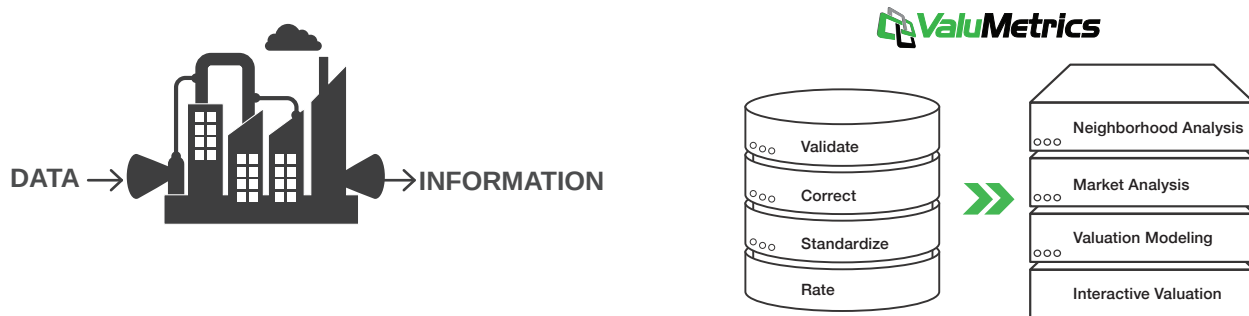
- Transparent report format which does not require expertise or special staff to validate or test
- Compliant with the Interagency Appraisal and Evaluation Guidelines and USPAP
- Contains sufficient information to support a credit decision in compliance with safe and sound banking practices
- Based on the Direct Comparison methodology comparables adjusted into parity with the subject property.
- Contains real-time Market Condition analytics.
- Based on the physical condition and characteristics of the subject property and the comparables
- Contains, source information, property-specific data, photos of the property & comparables, neighborhood description and local market conditions.

Key Differentiator

Valuation Modeling & Analytics

Enriched data fuels statistical routines, proprietary algorithms and valuation models to revolutionize the valuation process with automation, robust analytics and efficiency. This technology produces accurate instant valuations and the capacity for appraisers to provide a full spectrum of innovative, compliant valuations.

Benefits: Sophisticated algorithms and statistical routines convert data into powerful information.



FACT:

Existing data sources are incomplete and do not allow for the accurate extraction of adjustment factors, the reliable analysis of markets, or to streamline the appraisal process.

REPORTS

QVR REPORT



INTERACTIVE QVR



INTERACTIVE QVR+



DESCRIPTION	Utilizes our innovative database-driven valuation process to produce a condition-based, automated evaluation report. The QVR contains a direct comparison grid, photographs, neighborhood analysis and market condition statistics providing a transparent valuation which can be easily understood and validated. For clients who need an instant, regulatory compliant evaluation.	Appraiser expertise combined with the analytic capacity of multiple valuation models to produce a reliable, appraiser-assisted valuation. The accuracy is elevated with appraiser selected comparables adjusted to the subject. Clients can leverage the knowledge of an appraiser while retaining the speed and cost saving of an AVM.	The interactive QVR enhanced with the compliance and credibility gained with an exterior inspection. The inspection results and appraiser selected comparables fuel valuation models to produce a condition-based evaluation designed to meet the specific requirements of the IAG. For clients who want insured compliance and enhanced credibility..
BENEFITS	• Accuracy • Instant access • Cost-effective • Real-time valuation • High hit-rate • Concise report	• Enhanced accuracy • Confidence score • Fast delivery • Easily underwritten • Low-cost appraiser involvement	• Compliance • Real-time Property Characteristics • Elevated Accuracy • Fast Delivery • Greater Confidence • Appraiser engagement
USES	Prescreen properties for appropriate valuation needs; use for Low-risk, low-loan limit HELOCs; Complement the QC process.	Underwrite Second TDs and Home Equity Loans; Use for appraisal reviews; Obtain 2nd opinion valuations; loan servicing.	Any transaction that requires compliant evaluations; Underwrite Home Equity Loans; Streamline the REO & loan disposition process.
TIMELINE	Instant Delivery	24hr Delivery	24-48 Hr. Delivery



Compliant, Accurate Appraisal Alternatives

OVERVIEW

Technology Assisted Appraisals provide the solution for cost-effective, comprehensive valuation products developed with the expertise of market specialized appraisers. Leveraging our technology platform and the valuation-specific database, appraisers can efficiently provide USPAP compliant appraisal reports alternatives which can be utilized for all real estate valuation applications.

The combination of technology, process and expertise provide a new level of analysis and effectiveness which continuously reutilizes research to eliminate redundancy and improve efficiency. These valuations are highly reliable with comprehensive analytics and information not produced in any other valuation process.

These appraisals break the mold of GSE form reports! They are more concise while providing more relevant information in an intuitive format for ease in understanding the determination of value without duplicate or unnecessary information. These reports are appraisals, developed by certified appraisers in complete compliance with USPAP and the interagency guidelines. They can be utilized for ALL appraisal applications outside of GSE loan origination.

1 Address: 108 S Uppas St N, Escondido, CA 92025

2 Estimated Value: \$505,000

3 Value Range: \$472,100 - \$505,700

4 Confidence Score: 97

5 Effective Date: 08/25/2014

6 Subject Photo

7 Subject Characteristics

8 Market Analysis

9 Sales Comparison Grid

10 Indications of Value with Net & Gross Adjustments

Key Report Features:

- Subject Information** – Address and APN
- Estimate of Value** – w/ range of value
- Confidence Score** – Indicates accuracy for further collateral decisions.
- Neighborhood Characteristics** – distributions of prices, sizes, age and property counts.
- Market Conditions** – real-time, key statistics in an easy to read format.
- Subject & Comp Photos** – front views
- Site Description** – H&BU, Zoning, location influences and views
- Subject Characteristics** – Exterior features and interior improvements
- Sales Comparison Grid** – Comps are adjusted into parity to the subject.
- Indications of Value with Net & Gross Adjustments** – Reconciliation of value
- Scope of Work and Certifications** – Description of the valuation process
- Area Map** – showing the subject and comparables

UNIQUE FEATURES

Technology-assisted valuation reports are compliant, cost-effective, alternatives to traditional GSE form appraisals.

- Based on the Direct Comparison Approach, the most universally accepted method for determining market value.
- The inspections and entire process is completed by the appraiser and not out-sourced to 3rd parties.
- Based on quantitative analytics, qualitative analysis and valuation modeling not possible in other valuation processes.
- Accurate, unbiased opinions of value by professional appraisers with market specific expertise.
- Contain sufficient information to support credit decisions in compliance with safe and sound lending practices.
- Contains, source information, property-specific data, photos of the property & comparable sales, neighborhood description and real-time market conditions.
- Conformance with USPAP and the Interagency Appraisal and Evaluation Guidelines.

Key Differentiator

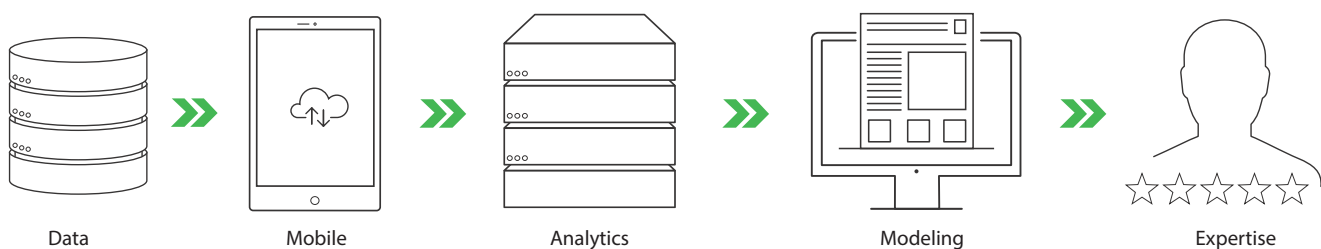
Valuation Platform

Technology to empower automation, analysis and efficiency. Enriched data fuels analytics; mobile applications sync to databases; algorithms automate valuation modeling; appraisers systematically preform analysis and software generate innovative valuations.

BENEFITS: Thorough analytics reduce bias and subjectivity, modeling produces better substantiated and consistent results and technology eliminates inefficiencies.

FACTS:

The existing manual appraisal process is redundant, inefficient and perpetuates flawed practices with inconsistent results.



REPORTS

VTR-D Desktop Appraisal



VTR-E Exterior Inspection Appraisal



VTR-I Interior Inspection Appraisal



DESCRIPTION

Provides a low cost, quick turnaround, appraiser derived opinion of market value. Our technology-assisted appraisal platform is leveraged to develop the direct comparison approach, neighborhood analysis and market analytics. For fast access to the expertise and knowledge of an appraiser in compliance with regulations.

Based on the appraiser's exterior view of the subject, the comparables and neighborhood, this inspection-based valuation provides a regulatory compliant report in a concise format. For an accurate alternative to low confidence BPO's or a cost-effective alternative to a GSE drive-by appraisal.

Interior inspection base appraisal that leverages technology, eliminates inefficiencies and perpetuates expertise to produce a professionally developed appraisal alternative. For all applications, outside of GSE loan origination; offering a comprehensive, cost-effective and efficient alternative to traditional GSE form appraisals.

BENEFITS

- Accuracy
- Quick Turnaround
- Cost Effective
- Concise report
- Compliance

- Enhanced accuracy
- Fast delivery
- Easily underwritten
- Appraiser Expertise
- Cost Effective

- Comprehensive Report
- Quantitative Analytics
- Valuation Modeling
- Fast Delivery
- Expert Developed

USES

Underwrite Second TDs and Home Equity Loans; Appraisal reviews; 2nd opinion valuations; Pre-listing appraisals.

Underwrite Second TDs and Home Equity Loans; Estate Appraisals; Divorce Appraisals; 2nd opinion valuations; loan servicing.

Any property valuation application that requires comprehensive appraisal developed by a market expert

TIMELINE

24hr- 48hr Delivery

2 – 3 Day Delivery

4-5 Day Delivery



Traditional Appraisals Elevated

OVERVIEW

The 1004, 1073 and 1025 GSE Forms are the most widely used appraisal reports for residential properties and have been developed the same way for decades. ValuTech has elevated the traditional GSE Form Report production with automation, analytics and expertise.

ValuTech's data base-driven analytics provide comprehensive market research and statistics which are essential for accurate appraisal analysis and typically not developed in the existing manual process. Our valuation models and adjustment extraction applications include regression analysis, index modeling, matched pairs and sensitivity analysis to provide factual quantitative support to the determination of value. Empowered appraisers using innovative technology with market specialization are more efficient, knowledgeable and professional with the capacity to develop detailed appraisals in less time and with greater accuracy and consistency.

The ValuTech model has been engineered to utilize technology and systematic process to produce accurate appraisals regardless of report format. Our enhanced GSE Form appraisals are produced in a USPAP & GSE guideline compliant process providing the quantitative support, report quality and faster turn-around times required in the competitive mortgage lending industry.

Key Report Features:

1. Subject Information- Address, APN, legal description
2. Opinion of Value – derived from multiple approaches
3. UAD Formatted – for UCDP report risk assessment.
4. Neighborhood Description - distributions of prices, sizes, age and property counts.
5. Market Conditions Analysis- real-time, key statistics in an easy to read format.
6. Site Description – H&BU, Zoning, location influences and views
7. Subject Characteristics – Exterior features and interior improvements
8. Sales Comparison Analysis – Comps are adjusted into parity to the subject.
9. Indications of Value with Net & Gross Adjustments – Reconciliation of value
10. Narrative Analysis – Summary of analysis, features and research
11. Supplemental Addendums – Radius Sales, quantification and analytics
12. Scope of Work and Certifications - Description of the valuation process

UNIQUE FEATURES

GSE Form Appraisal Report elevated with powerful analytics, a systematic process and appraiser expertise.

- The most accurate appraisal available developed using multiple valuation models
- Quantitative analytics with regression, index, sensitivity and paired sales
- Qualitative analysis with comparable rankings and segmentation
- Developed by the most geographically competent appraiser
- Consistent report layout and content location for ease of review and underwriting
- Real time, market analytics for accurate market conditions assessment

Key Differentiator

Expertise & Process

ValuTech's data, technology and process have been specifically engineered to create a new paradigm in efficiency, accuracy and professionalism in the development of real estate values. Evolving from antiquated technology, decades old processes and archaic business practices, appraisers can provide innovative valuation products with extraordinary service levels.

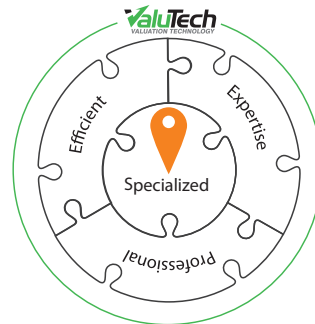
BENEFITS: With a perpetual valuation process appraisers continuously analyze the market, re-utilize their research and hone their expertise to provide more trustworthy valuations.



KNOWLEDGE IS KEY TO EFFICIENCY

FACT:

Technology is not a replacement of the appraiser; it is the compliment that elevates the appraiser from form-filler to valuation analyst! Market expertise will always be the single most important component to an accurate well substantiated opinion of value.



REPORTS

2055/1075 APPRAISALS



1004/1073 APPRAISAL



1025 APPRAISAL



DESCRIPTION	Exterior-inspection based appraisals used for a single-family residential properties and condominiums, commonly referred to as Drive-by appraisals. These appraisals are developed leveraging our technology-assisted valuation process to produce appraisals with quantitative and qualitative support.	Interior inspection based appraisals developed with two to three approaches to value. Produced by market specialized appraisers utilizing our interactive valuation platform and mobile data collection application produce appraisals more quickly and accurately.	The 1025 GSE Appraisal Form is used for multi-unit residential properties; based on interior inspections and three approaches to value. Technology is merged with market expertise to produce accurate well substantiated opinions of value.
BENEFITS	• Accuracy • Quick Turnaround • Consistency • Quality • Compliance	• Enhanced accuracy • Faster delivery • Easily underwritten • Appraiser Expertise • Quantitative Support	• Comprehensive Report • Real-time Property Characteristics • Fast Delivery • Expert Developed
USES	Used by regulated institutions for second trust deed loans, home equity lines of credit, and low LTV first trust deeds.	Used for mortgage origination and loan underwriting for loans being sold to the GSE's..	Used for lending on multi-unit residential properties by regulated institutions and loans being sold to the GSE's.
TIMELINE	3-5 Day Delivery	5-7 Day Delivery	5-7 Day Delivery



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Contact For more information about ValuTech contact our sales department at 888-495-8258 Ext 4 or log into www.valuationtechnology.com



PRODUCT COMPARISON

 PRODUCT COMPARISON	Automated Valuation	Evaluations			Technology Assisted Appraisals			GSE Form Appraisals	
	AUTOMATED VALUATION REPORT	QUICK VALUATION REPORT	INTERACTIVE QUICK VALUATION REPORT	INTERACTIVE QUICK VALUATION PLUS INSPECTION	VALUTECH REPORT DESKTOP	VALUTECH REPORT EXTERIOR	VALUTECH REPORT INTERIOR	TRADITIONAL GSE APPRAISALS (2055 & 2075)	TRADITIONAL GSE APPRAISALS (1004, 2073 & 1025)
									
Inspection									
Inspection of Property	✗	✗	✗	Exterior	✗	Exterior	Interior	Exterior	Interior
Inspection Performed By	N/A	N/A	N/A	Appraiser	N/A	Appraiser	Appraiser	Appraiser	Appraiser
Inspection of Comparables	✓	✓	✓	✓	✓	✓	✓	✓	✓
Inspection of Neighborhood	✓	✓	✓	✓	✓	✓	✓	✓	✓
Process									
Utilizes Analytics & Quantative Support	✓	✓	✓	✓	✓	✓	✓	✓	✓
Standardize Process for Accuracy & Consistency	✓	✓	✓	✓	✓	✓	✓	✓	✓
Based on Complete Property Data (L,V,Q, C)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Value Based on Property Condition	✗	✓	✓	✓	✓	✓	✓	✓	✓
Expert-Selected Comparables	✗	✗	✓	✓	✓	✓	✓	✓	✓
Developed on Multiple Approaches to Value	✓	✓	✓	✓	✓	✓	✓	✓	✓
Value Provided by Qualified Professional	✗	✗	✗	✗	✓	✓	✓	✓	✓
Content									
Subject Current and Projected Use	✓	✓	✓	✓	✓	✓	✓	✓	✓
Highest & Best Use & Zoning	✓	✓	✓	✓	✓	✓	✓	✓	✓
Market & Neighborhood Analysis	✓	✓	✓	✓	✓	✓	✓	✓	✓
Site Description & Analysis	✗	✗	✗	✓	✓	✓	✓	✓	✓
Dwelling Description & Analysis	✗	✗	✗	✓	✓	✓	✓	✓	✓
Includes Sales Comparison Grid	✗	✓	✓	✓	✓	✓	✓	✓	✓
Includes Subject Photos	✓	✓	✓	✓	✓	✓	✓	✓	✓
Includes Comparable Photos	✗	✓	✓	✓	✓	✓	✓	✓	✓
Contains Location Map	✓	✓	✓	✓	✓	✓	✓	✓	✓
Describes Valuation Analysis	✗	✗	✗	✗	✓	✓	✓	✓	✓
Appraiser's Estimate of Market Value	✗	✗	✗	✗	✓	✓	✓	✓	✓
Preparer's Certification and Information	✗	✗	✗	✗	✓	✓	✓	✓	✓
Compliance									
Appraisal Report	✗	✗	✗	✗	✓	✓	✓	✓	✓
Completed with Geographic Competence	✗	✗	✓	✓	✓	✓	✓	✓	✓
USPAP Compliant Process	✗	✗	✓	✓	✓	✓	✓	✓	✓
Interagency Guideline Compliant	✗	✓	✓	✓	✓	✓	✓	✓	✓
Delivery Time									
Typical Delivery Time	Instant	Instant	24 Hrs.	48 Hrs.	1-2 Days	2-4 Days	3-5 Days	3-5 Days	5-7 Days

LOAN LIFE CYCLE

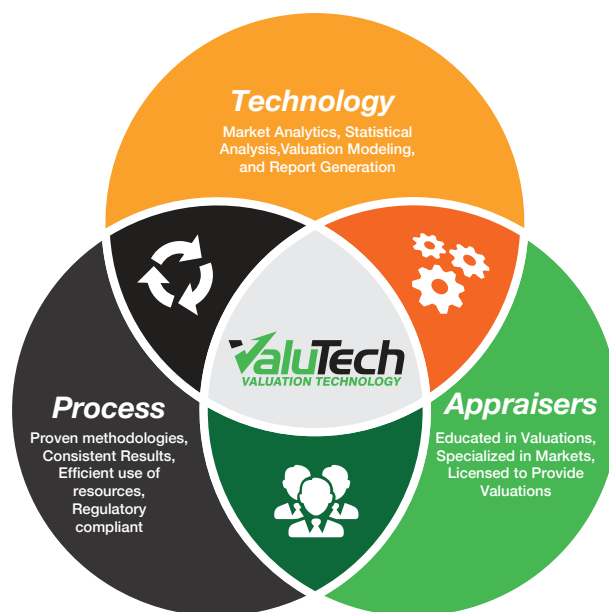


About ValuTech

Valuation Technology Inc. (ValuTech) is a residential real estate valuation company that develops technology specific to real estate valuation. ValuTech offers a suite of innovative valuation products built on proprietary technology designed to meet the real estate industry's needs for accurate valuations with more transparency and consistency. ValuTech provides efficiency and compliance to the management and procurement of valuation services with increased speed of delivery, scalability and reduced operating costs for clients.



Accurate Home Value Alternatives



OUR STORY

In the wake of the financial crisis and mortgage meltdown, the appraisal profession was confronted with radical changes. New regulations were imposed which further swelled the scope of an already cumbersome appraisal process. Appraiser/Client relationships were forced out and replaced with a middlemen formula, reducing margins as the market was demanding faster, more affordable products. We knew the archaic appraisal process needed to be revolutionized for appraisers to remain viable and relevant in a rapidly changing industry.

Out of this new reality, Valuation Technology was created. We set out to re-engineer the appraisal process by developing innovative technology, applying a better process and elevating appraiser expertise. At the core of our process is our database, designed for a holistic approach to valuing real estate. For decades, one of the key functions of the appraiser has been the collection and validation of critical property characteristics. Until now, this data has not

been retained or leveraged in the appraisal and analytic process. The creation of a database driven process greatly accelerates the valuation process, empowers innovative analytics and enables the production of needed products not previously possible.

Through automation and technology, we are able to provide a suite of innovative products we refer to as Technology Assisted Appraisals™. These new alternatives offer a superior value for our clients which are tailored to fit their diverse needs versus being limited to the single option of the previous appraisal process. Our reports provide information with more accuracy, relevancy at better price points, all compliant with regulations.

At ValuTech, we are genuinely excited for the future and continued evolution of the appraisal process. We are encouraged by the opportunity to improve the appraisal process and products for our appraisers, our clients and all stakeholders in real estate.