

## ValueCheck Evaluations

### THE RELIABLE AND COST EFFECTIVE VALUATION OPTION

An Evaluation is a real property valuation permitted by the IAG's appraisal regulations for transactions that qualify for the appraisal threshold exemption.

By utilizing a combination of enhanced data sources, statistical modeling, automation, and local market professionals, the ValueCheck Evaluation provides a compelling alternative to the traditional AVM without the cost and time demands of an appraisal.

### Understanding Evaluations

Evaluation reports offer an accurate analysis based on a comparison of the subject property to recent sales and listings in the market area. The key to accuracy with each report is a rigorous quality control process which reviews and validates data across multiple sources and combines automated statistical insights with individual local market expertise.

By leveraging this synergy of human touch and data-driven automation, the ValueCheck Evaluation is a uniquely reliable, scalable, and cost-effective valuation tool.

#### ValueCheck's Evaluation reports provide all of the following items:

- A valuation of the subject property
- A description of the physical condition of the property
- Photos of the subject property
- Sales comps and comparable listings
- Local market and neighborhood economic conditions

What's more, ValueCheck Evaluations are backed by an efficient order placement and tracking system, enabling you to streamline your internal order workflow process.

### Frequently Asked Questions

#### Does the ValueCheck Evaluation meet the requirements specified in the IAG for evaluations?

Yes, the ValueCheck Evaluation has been meticulously designed to meet the requirements specified in the IAG and is consistent with safe and sound lending practices.

#### How does the Evaluation differ from other valuation products?

The Evaluation product differs from other valuation products on the market because our internal Quality Control team utilizes a proprietary suite of tools and technology to ensure the valuation is unbiased, accurate and timely.

#### When is an Evaluation typically used?

The Evaluation product is most often utilized for HELOCs and 2<sup>nd</sup> Mortgages (less than \$400,000), or other extensions of existing credit.

