

VALUATION RESEARCH ASSISTANT[©]

BY

VALUATIONS UNLIMITED, LLC

Making Data Priceless



MORE/LESS

A TOTAL SOLUTION

- Research Assistant[©]

- A unique solution for:

- Appraisers
- Lenders
- Investors
- AMC's
- GSE's
- Realtors

- Offering:

- Transparency
- Defensibility
- Accountability

All of the components necessary to make good collateral value decisions

METHODOLOGY



MORE

- Approaches to Value
 - ❑ Replacement Cost
 - ❑ Market Analysis
 - ❑ Land Residual Analysis
 - ❑ Assessment Analysis
 - ❑ Sale Price Index
 - ❑ Rental Analysis

LESS

- Misinterpretation
 - ❑ All Market Data is analyzed
 - ❑ Data is analyzed from multiple perspectives – because it's imperative for Accurate Value Conclusions

FLEXIBILITY



MORE

- **Editing Capabilities**
 - ❑ Meaningful Intervention by the user in a way that Encourages Accuracy and Discourages Fraud
 - ❑ Correct Subject Property Data
 - ❑ Manage Comp Selection
 - ❑ Adjust Weighting of the Results of Independent Analyses

LESS

- **Built-in error**
 - ❑ Less opportunity to overlook Significant Factors that should be taken into account

CONSISTENCY



MORE

- Standardization
 - ❑ Property Selection
 - ❑ Comp Selection
 - ❑ Analyses
 - ❑ Reconciliation

LESS

- Subjectivity
 - ❑ Fewer Unsupported “Guesses”

RETENTION



MORE

- Closings
 - ❑ Conformity between initial value estimates and appraisals
 - ❑ Satisfied Customers

LESS

- Fallout
 - ❑ Deals that fail because value conclusions don't compare favorably with initial estimates

TRANSPARENCY



MORE

- Documentation
 - ❑ See All properties that were Considered
 - ❑ See All properties used in analyses
 - ❑ See All criteria used to select comps
 - ❑ See All results of All analyses
 - ❑ See a complete explanation of All decisions that led to the value conclusion
 - ❑ See market trends
 - ❑ See value sustainability factors

LESS

- Confusion about the final value conclusion
 - ❑ No “Guesswork”

DEFENSIBILITY



MORE

- Definitive Support for Value Conclusions
 - ❑ Property selection can be defended
 - ❑ Analytics can be defended
 - ❑ Results can be defended

LESS

- Doubt by the User
 - ❑ No “Black Box” approach
 - ❑ No unexplainable analytics

PORTABILITY



MORE

- Information Sharing
 - ❑ For everyone from marketing to funding to securitization
 - ❑ All information
 - ❑ All Analytics
 - ❑ All Comments

LESS

- Confusion
 - ❑ All Parties to the transaction have the ability to share All information for the entire life of the transaction

OVERSIGHT



MORE

- Opportunity to monitor values over time
- ❑ Create and manage custom portfolios

LESS

- Uncertainty
- ❑ A servicing advantage
- ❑ A repurchase advantage
- ❑ A default advantage
- ❑ A secondary market advantage

BETTER DECSIONS



MORE

LESS

- Reliable Valuations
- Better Decisions

- Risk
- Better Decisions

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**THE BEST VALUATION
ALTERNATIVE**