

Innovation in Valuation

Mitigate your risk with a range of cost effective valuation products



You won't always need a traditional appraisal to mitigate your risk. That is why SWBC Lending Solutions™ has assembled a suite of products that are designed to meet the turnaround time and compliance needs of the mortgage industry.

SUREVAL™ PROPERTY ANALYSIS REPORT

Through continuous innovation Lending Solutions has created a one of a kind hybrid valuation product. Our SureVal Property Analysis Report is an alternative valuation product that was designed specifically for originations that do not require a traditional appraisal, such as equity lending and non-Qualified Mortgage lending. It addresses your need for a property evaluation product that is more economical than a traditional appraisal, but more intricate and in-depth than an AVM.

SureVal provides a detailed property snapshot that documents the property's condition with an in-person property inspection. It uses the accuracy of regression analysis along with the expertise of a local appraiser to provide lenders with a well-supported USPAP-compliant value conclusion that will stand up to any compliance audit.

Essential Components of the SureVal Property Analysis Report:

- A clear scope of work that is USPAP compliant
- An exterior inspection of the subject property
- A comparable sales grid, with adjustments to clearly show how the appraiser reached a conclusion of value
- A credible report, based on the appraisers research and analysis
- Meets interagency guidelines
- Utilizes data analytics and the appraiser's first-hand knowledge of the geographic area



AUTOMATED VALUATION MODEL (AVM) CASCADES

Lending Solutions offers you the ability to build and host customized cascades that are built to meet your institution's unique needs. We use the industry's only turnkey AVM-suitability testing technology and 18 of the leading AVMs.

With the right AVM cascades, you can save millions of dollars by providing better risk management and liquidity protection, while you maximize revenue and become more effective at targeting potential customers. And, your cascade will comply with all regulatory and investor requirements, including the Inter-agency Appraisal and Evaluation Guidelines and OCC Bulletin 2010-11. Plus, you'll enjoy 100% preparedness for any level of compliance audit.

Since the market is always changing, good risk management suggests that you check property values regularly. Lending Solutions' AVM batch-order functionality makes this easy, and you save time, energy, and money when you partner with Lending Solutions.

PROPERTY INSPECTION CONDITION REPORTS (PICR)

Our PICR offers an assessment of the property's current condition and neighborhood, concluded by an onsite inspection in two to three business days. Get a wealth of data for one low price.



Morningstar Credit Ratings, LLC
Residential Valuation Ranked Company

We also offer:

Appraisals | BPOs | Valuation Warranty
Title/Lien Position Products | Flood Services

The information includes a report on the following:

- Appearance of the property
- Address verification
- Property damage information (if available)
- Neighborhood attributes (both positive and negative)
- Local market conditions
- Notification of a For Sale sign on the property
- Evidence of occupation
- Photos of the subject property, address, street view, and street sign, as well as the inspector's name and the date of the inspection

Our Warranted PICR adds an industry-leading AVM and is backed by insurance coverage from an A-rated carrier. The warranty provides additional assurance that the lender will not suffer a financial loss from an inaccurate property valuation and inspection.

ONE COMPANY, ONE SOLUTION

The mortgage industry is complex. You need a partner that understands your needs and the requirements of both your investors and your regulators. Let Lending Solutions be your partner. We can also offer you a wide range of products and services all while keeping your costs low.

SWBC Lending Solutions™ is the ONE SOLUTION for the tools and services financial institutions need to efficiently originate, service, and manage real estate loans, while ensuring compliance in today's regulatory environment.

To learn more, call us at **888.594.6575**
or visit **lendingolutions.swbc.com**.

