

eVOLV Evaluation

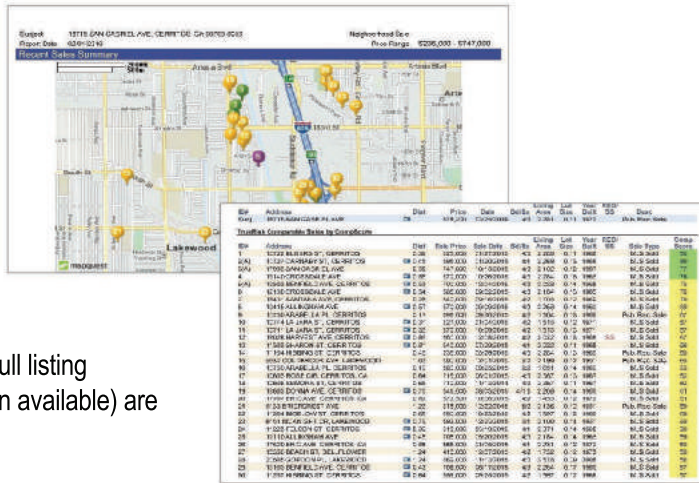
The Most Cost Effective and Accurate Valuation Available!

The eVOLV Evaluation from Valligent represents the culmination of 30+ years of experience in the residential property valuation industry. It combines the best aspects of Appraisals, BPOs, AVMs, market analytics and comprehensive data into one valuation product. Our breakthroughs in valuation technology create significant efficiencies measuring results in hours, not days, all at a cost far below other valuation products.

Never again will you need to compromise accuracy and quality for speed and cost!

Gain Complete Transparency

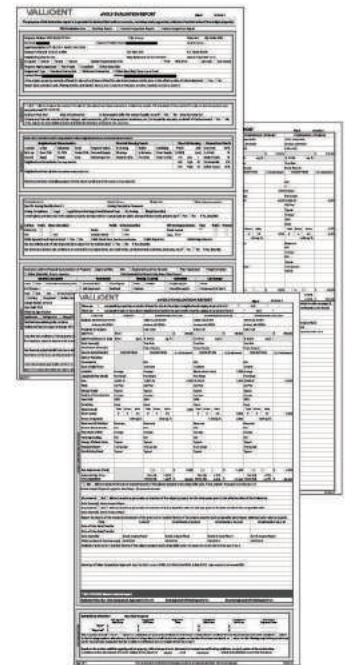
Appraisals, BPOs, even AVM's present the 3-6 "comparables" the valuer deems the best. What pool of sales were they chosen from? Why were they deemed the best? The eVOLV Evaluation presents up to 30 closed sales and 30 active listings, each ranked on its similarity to the subject property. Full listing agent comments and photos (when available) are provided on each property as well. No more hiding the ball!



Get all the Information

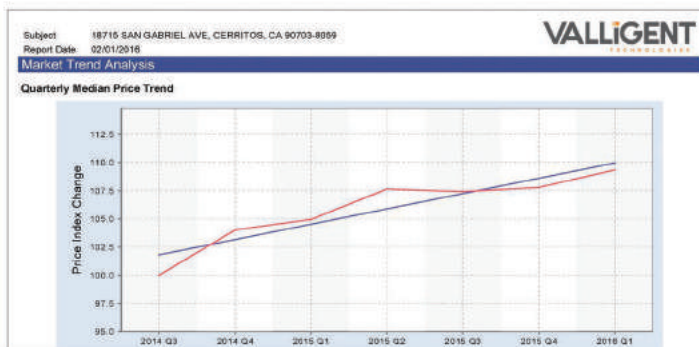
The eVOLV Evaluation contains every data field of a

- ✓ Drive by Appraisal and,
- ✓ BPO



The Market ???

How often do you see an Appraisal, BPO or other Valuation product adjust for changing market conditions? As we have experienced in the last few years, markets can fluctuate dramatically. Valuation products must be reflective of these conditions for you to be fully protected in your lending decisions.



| Inventory Analysis | Neighborhood | | |
|-----------------------|--------------|----------|----------|
| | 2015 Q3 | Cur. Qtr | % Change |
| Avg # Sales per Month | 8.0 | 4.0 | -50.0% ↓ |
| Inventory of Listings | 27 | 29 | 7.4% ↑ |
| Months Supply | 3.0 | 7.0 | 133.3% ↑ |
| Avg Days on Market | 34 | 61 | 79.4% ↑ |

| Price Trend Analysis | Quarter | | | |
|-----------------------------|---------|---------|---------|---------|
| | 2015 Q2 | 2015 Q3 | 2015 Q4 | 2016 Q1 |
| Median Sales Price | 612,000 | 590,000 | -3.6% ↓ | |
| Median List Price | 599,900 | 609,450 | 1.6% ↑ | |
| Median Sale to List Price % | 100.0% | 100.0% | 0.0% | |

Other alternative valuation products skimp on data. The eVOLV Evaluation is just the opposite. Our sophisticated integration technologies enable seamless presentation of every relevant data field. This is the information age. Demand more! Don't settle for less!

There Is an App for That!

The advantages of mobile technology are many. Field data is delivered to the cloud immediately after the inspection, saving at least a full day. The inspection data is captured accurately and thoroughly every time, with quality control built into the App. For these reasons, Valligent is heavily invested in mobile technology!

Compliance is Key

AVMs, standalone AVMs plus inspection and BPOs **ARE NOT COMPLIANT** valuations for the extension of credit according to the Inter agency Appraisal and Evaluation Guidelines. **DO NOT** hit the snooze button on compliance. eVOLV Evaluation conforms to every requirement of IAEG. Even for valuations that do not involve the extension of credit, wouldn't you rather use a compliant solution?

Valligent is the Right Choice

For the past 12 years, Valligent has been at the forefront of valuation technology, recognized leader in quality assurance, and has demonstrated an unwavering commitment to excellence. All of our solutions meet regulatory compliance. Efficiency, speed, accuracy and attractive pricing are the hallmarks of our service offerings.

We are a trusted valuation resource to top 5 banks, top 5 credit unions, mortgage insurance companies, GSE's, and a host of national, regional and local lending institutions.

"If you engage in equity lending, portfolio loans or default servicing, you owe it to yourself to find out more about what others are taking advantage of and experience the future of residential property valuation."

- Jeremy McCarty



| Options | eVOLV | BPO | 2055 |
|--------------------------------------|------------|------------|-------------|
| Cost | \$79-\$129 | \$80-\$100 | \$300-\$400 |
| Turn Time | 1-4 Days | 3-5 Day | 7-10 Days |
| Exterior Inspection | Extensive | Minimal | Minimal |
| Interagency Compliant | Yes | No | Yes |
| States legal in | 50 | 43 | 50 |
| MLS Sales/Listings | 30/30 | 3/3 | 3-5 |
| Market Analytics | Yes | No | No |
| Support for Value and Comp Selection | Thorough | No | Minimal |
| Sales Comparability Rating | Yes | No | No |
| Biased Valuation | Never | Often | No |

“Test drive the new eVOLV Evaluation today!”

valligent.com
877.490.0390

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TECHNOLOGIES