

APPRAISAL SCORE Patent Approved

A Consistent, Predictable Benchmark for Appraisal Review

KNOW NEXT STEPS NOW

Identify appraisals that need further review, while helping to ensure regulatory compliance and risk mitigation.



CALL US.

For more information about these or other FNC products, contact

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Collateral DNA
 Data and Analytics for the Real Estate Industry
Know the Score.

SAVE TIME AND MONEY

Manually reviewing appraisals is costly, time consuming, and often unnecessary. Being able to instantly identify potentially weak or poorly supported appraisals, and focusing efforts only on those, can mean significant savings.

EXPEDITE REVIEW

Appraisal Score, an automated appraisal reviewing tool, lets you quickly separate potentially weak appraisals and designate them for more intensive follow-up review. Then, during the review, use the Appraisal Score summary report to expedite the process. For lenders, that means cost-efficient turnaround and no more time wasted on unnecessary reviews.

MITIGATE RISK

Appraisal Score's unique features help lenders adhere to regulatory compliance and mitigate risk.

It establishes a standard quality level for capital markets and investors and provides a means to document a consistent, comprehensive review of all appraisal volume.

Additionally, the Appraisal Score can be archived as part of the loan file to serve as evidence of due diligence in a repurchase request.

HOW DOES IT WORK?

Appraisal Score measures how well each appraisal conforms to FNC's Generally Accepted Appraisal Rules™ (GAAR®), a set of compliance and risk rules, and calculates a score from 0 to 1,000 (best). Those that clear a risk threshold chosen and pre-set by the lender are automatically approved for underwriting. Appraisals that score below the thresholds are typically more likely to have valuation issues and may require a manual review.

Available through FNC's Collateral Management System® or through a stand-alone Web portal, the Appraisal Score can be calculated for valuations completed on most standard appraisal forms.

WANT A SAMPLE?

For a sample report or more information, contact FNC at 1-888-649-2966 or patbrown@fncinc.com or kmogridge@fncinc.com.



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Appraisal Score

Patent Approved

768

Data and Analytics for the Real Estate Industry

GAAR © Version: 4.2.1 Report Date: 31-Jan-2007



Score Key
The higher the score, the higher the recommendation.



| Subject Property | |
|------------------|----------------------|
| Address: | 123 W. ANY STREET DR |
| City-State-Zip: | Anytown TT, 12345 |
| Value: | \$425,000.00 |
| Appraisal Date: | 29-Jan-2007 |
| Appraiser Name: | Joe B. Appraiser |
| Appraiser Lic: | AB123456789 |

| Subject Property | |
|------------------|---------|
| Sq. Ft: | 1234.56 |
| Year Built: | 1955 |
| Bedrooms: | 3 |
| Full Baths: | 3 |
| Census Tract: | 21 |
| Form Type: | 1004 |

| GAAR © | Failed Rule Description |
|----------------------|--|
| FNC-R-SUB-048-01 | Occupant: ASSIGNMENT TYPE (OTHER) is not a PURCHASE TRANSACTION and current occupant noted as VACANT |
| FNC-C-SCA-351-01 | Adjusted Sales Price of Comparables: The Gross adjustment for COMPS:2 exceeds 25 percent of the unadjusted sales price |
| FNC-C-SCA-351-01 | Adjusted Sales Price of Comparables: The Gross adjustment for COMPS:3 exceeds 25 percent of the unadjusted sales price |
| FNC-C-SCA-351-01 | Adjusted Sales Price of Comparables: The Gross adjustment for COMPS:4 exceeds 25 percent of the unadjusted sales price |
| FNC-C-SCA-351-01 | Adjusted Sales Price of Comparables: The Gross adjustment for COMPS:5 exceeds 25 percent of the unadjusted sales price |
| FNC-C-SCA-351-01 | Adjusted Sales Price of Comparables: The Gross adjustment for COMPS:6 exceeds 25 percent of the unadjusted sales price |
| FNC-C-SCA-351-01 | Adjusted Sales Price of Comparables: The Gross adjustment for COMPS:7 exceeds 25 percent of the unadjusted sales price |
| FNC-C-RECDATE-000-02 | Effective Date of the Appraisal: Field contains date that is more than 120 days older than current date (11/18/2005) |



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GET THE SCORE

Now, at a glance, you can have the appraisal details you need to expedite the review process while helping to ensure regulatory compliance and risk mitigation—it's all here.

Appraisal Score (U.S. Pat. No. 8,244,563) is the nation's first patented appraisal review tool. This report and the information found in it are provided as a service of FNC, Inc., solely for the convenience of its users. The information, computations (if any) and map images (including the location of individual parcels on maps), while believed reliable, cannot be guaranteed as accurate, and the users of this report are obligated to secure such confirmation of such information and computations as good professional practices dictate. FNC, Inc. does not accept any responsibility for any estimate of value or other conclusion regarding any identified parcel of residential property that may arise from this report. Each and every user or intended user is solely responsible for the accuracy or appropriateness of such estimate of value or other conclusion, and for any action that may be taken as a result.