

GAAR[®]

Generally Accepted Appraisal Rules[™]

*GAAR helps lenders
manage risk and meet
regulatory standards faster
and more consistently
than a manual review
ever could.*

For more information about GAAR, contact:
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Enter the Collateral Era

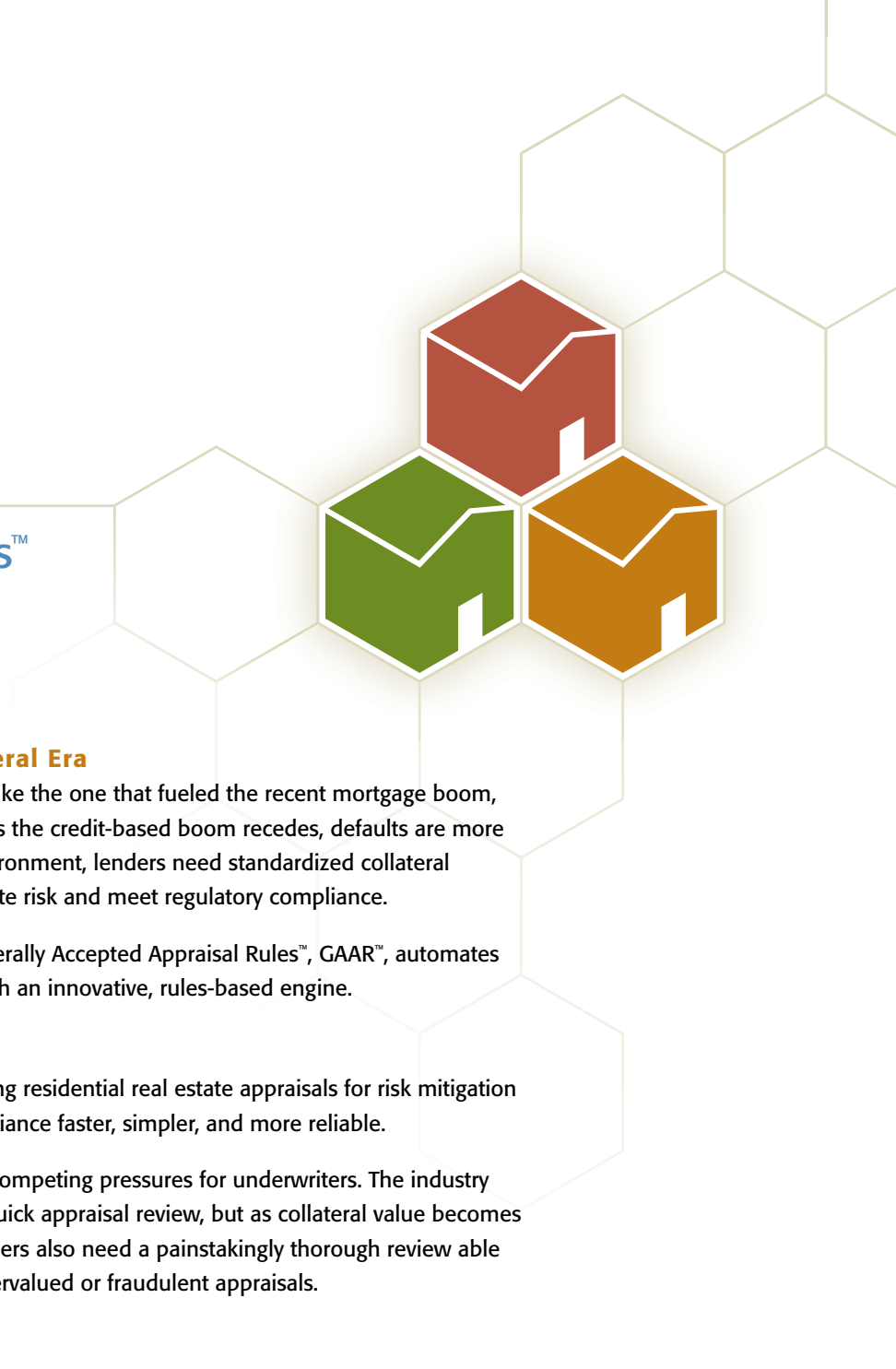
Credit-based cycles, like the one that fueled the recent mortgage boom, spin out of control. As the credit-based boom recedes, defaults are more common. In this environment, lenders need standardized collateral information to mitigate risk and meet regulatory compliance.

Collateral DNA's Generally Accepted Appraisal Rules[™], GAAR[™], automates appraisal analysis with an innovative, rules-based engine.

Why use GAAR?

GAAR makes screening residential real estate appraisals for risk mitigation and regulatory compliance faster, simpler, and more reliable.

GAAR balances two competing pressures for underwriters. The industry standard calls for a quick appraisal review, but as collateral value becomes more important, lenders also need a painstakingly thorough review able to flag potentially overvalued or fraudulent appraisals.



Complete and consistent

GAAR provides the solution—a complete, consistent, fast review of each appraisal, grounded in regulatory and industry expertise.

Exception management

With GAAR, lenders don't have to touch the appraisal report unless the rules show a potential problem exists, freeing staff to manage only those exceptions flagged as risky.

Compliance and Risk

GAAR Compliance Series

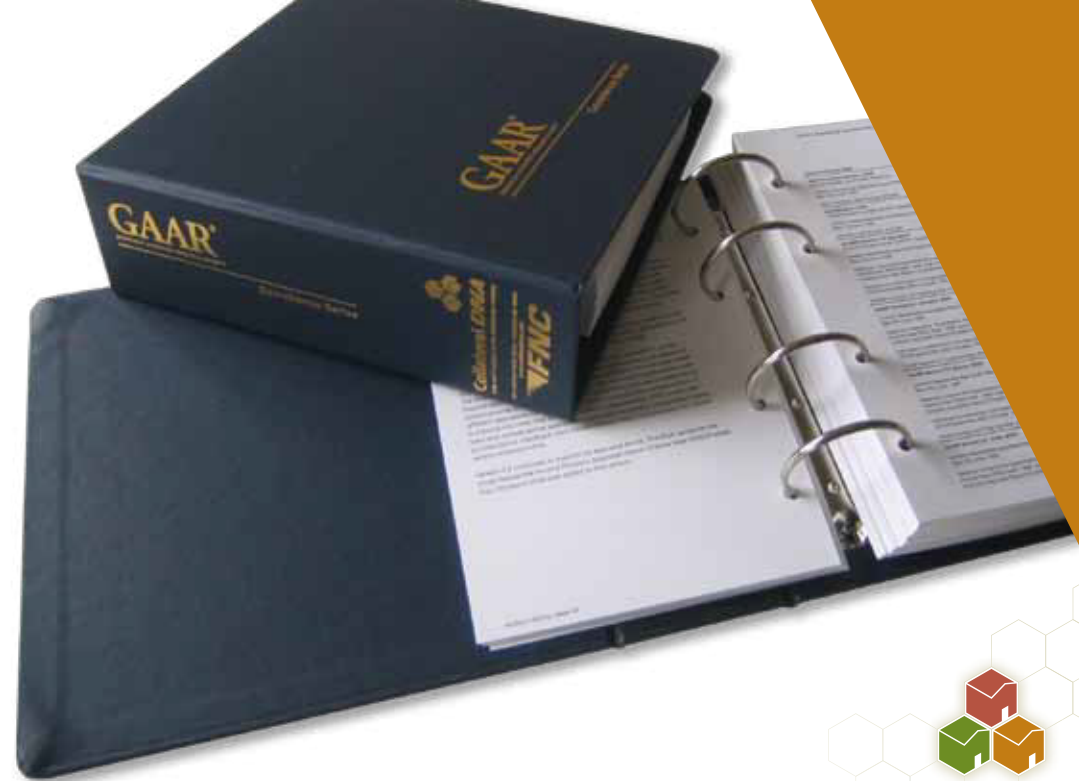
The Compliance Series screens appraisals to meet regulatory standards and GSE underwriting guidelines, including Fannie Mae, Freddie Mac, USPAP, FIRREA, and more.

GAAR Risk Series

The Risk Series goes beyond regulatory compliance, identifying potentially overvalued properties, inconsistent appraisals, or simply risky lending scenarios. GAAR Risk flags properties that deviate from the neighborhood norm automatically.

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GAAR users receive comprehensive manuals detailing the rules and how they are applied.

Collateral DNA

Data and Analytics for the Real Estate Industry

We know the score.

GAAR provides the solution—a complete, consistent, fast review of each appraisal, grounded in regulatory and industry expertise.