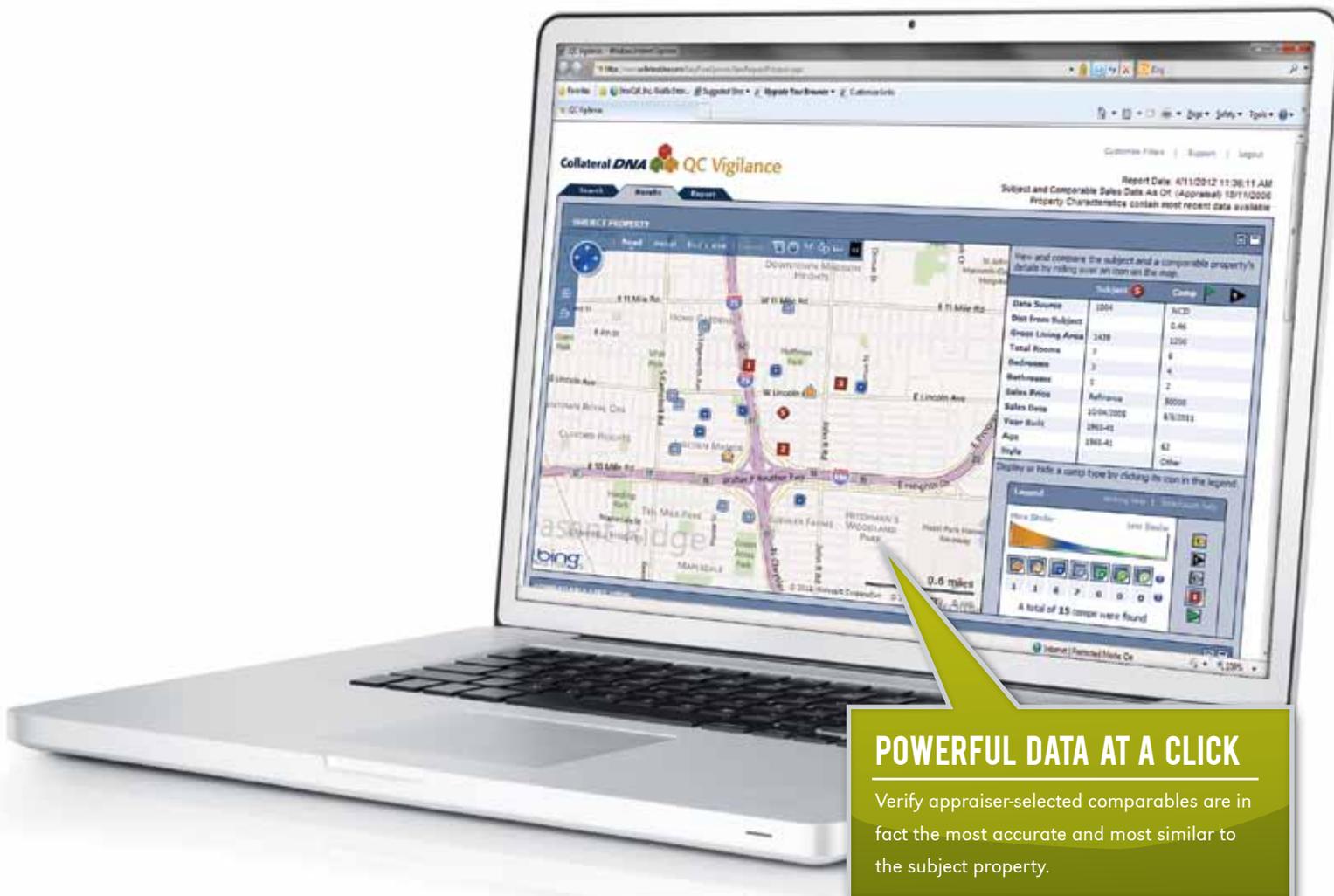


QC VIGILANCE

An Interactive Tool for Comparable Property Comparison



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.

QC Vigilance is an interactive review tool that helps users determine whether the appraiser selected the most appropriate comparables. It's ideal for underwriters, reviewers, and quality assurance, quality control, or capital market groups.

With a simple click, reviewers can visually compare the appraiser's selected comps to recent sales from the National Collateral Database™ (NCD) and confirm their existence and validity. The application maps the subject property, plots comps selected by the appraiser, and uses icons to represent other possible comps selected by the software itself. Because all properties are mapped, users can quickly see where the presented comps are located in relation to the subject property.

WHY USE QC VIGILANCE?

QCV provides a pre-funding opportunity to catch potentially misrepresented values by ensuring the appraiser selected the most appropriate comparables.

QC Vigilance, which integrates with FNC's Collateral Management System (CMS®) or is accessible from a Web-based portal, ranks comparable properties into tiers according to distance from the subject property, age of sale, and similarity to the subject property's physical characteristics. Users can select the best comparables, using ones suggested by the NCD or any of the ones originally selected by the appraiser. Once the selection has been made, QC Vigilance will automatically populate a review form.

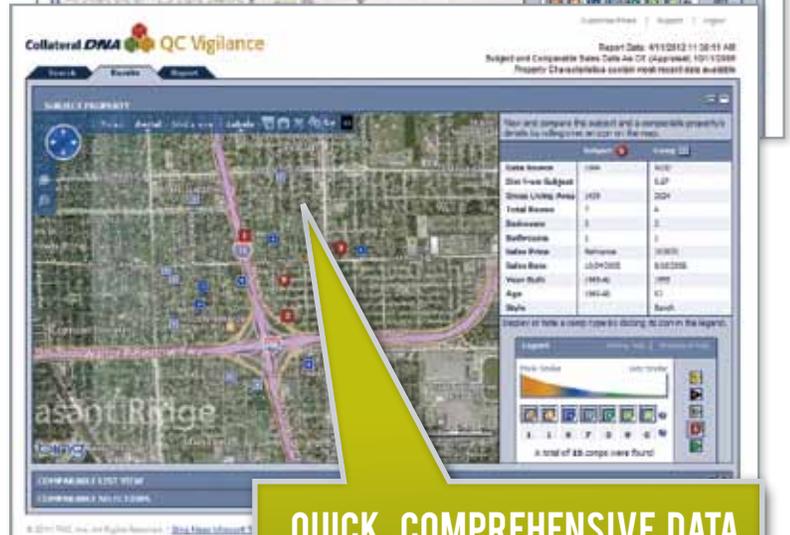
QC Vigilance helps lenders answer the following questions:

- Do the comps truly exist?
- Does the appraiser-supplied data reasonably comply with the NCD information recorded for the same properties?
- Are the appraiser-selected comps really comparable to the subject?
- Are there newer, closer comparable choices available from the NCD?
- Are there newer, closer comparables that better represent the market as of the date of the appraisal?
- Are the appraiser-selected comps the best choices?
- Do the appraiser-selected comps produce a valuation significantly different or inflated compared to other available comparables?

QC Vigilance can also be used to help catch collateral fraud and to reduce kick-backs and time spent in rebuttal by ensuring the best comparables are selected before loans are submitted to capital markets and investors.

INTERACTIVE

FNC drawing tools give you access to a more dynamic mapping solution, right at your fingertips. Use the polygon or circle tools to draw the neighborhood using the boundaries provided in the appraisal report or to define your own boundaries. With just a few clicks on our interactive maps, you'll have a custom search to satisfy any need.



QUICK, COMPREHENSIVE DATA

Our visually appealing and user-friendly QCV report presents all the information you need to support your review and have confidence in the appraisals that support your loans.

WANT A SAMPLE?

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



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