NEW

## An Appraisal Report So Good You'll Want To Frame It

**Executive Summary.** The Collateral Valuation Report was designed so that the first page presents all the salient information in an executive summary format

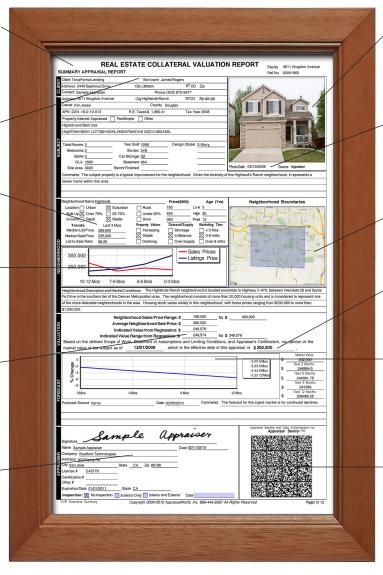
Name of Borrower. The borrower's name is placed at the top for quick report identification.

**Neighborhood Demographics.** The standard neighborhood demographic information typically found on a 1004 is also found on the CVR.

Market Trends. The trends for sales and listings for the market area are graphically shown for easy and better interpretation of the activity in the market area.

**Value Reconciliation.** The value — ranges in the market area, the indicated value by regression and the range are shown in one place for easy reconciliation of the overall values in the market area.

Identity Authenticated. The identity of all CVR certified appraisers has been authenticated by Appraisal Sentry using "out of pocket" credentials.



**Property Photo.** The subject photo is on the front page. This makes it easy to view and ensure it's the correct property being used for collateral

**Date and Source of Photo.** The date and source of the photo is indicated to ensure relevancy and reduce fraud.

Market Area Graphically Illustrated. The market area is graphically illustrated on a map showing the subject and surrounding area.

## Appraiser's Opinion of Value.

The appraiser's opinion of value and the effective date of the value are indicated.

**12-Month Value Forecast.** Using economic data, the value of the collateral is forecasted for 90,180, 270 and 360 days out. A trend chart for a better understanding of the anticipated values is shown.

Report Fraud Prevention. Using "On Document Verification" technology, this data matrix contains all the pertinent data about the appraiser and the report. This is similar to technology used by the postal service to prevent mail fraud.

## Collateral Valuation Report - CVR™

Reduce collateral risk with statistically supported appraisals by appraisers trained in regression analysis.





