

Home Data Index

An analytics-based offering like this indexing tool doesn't just help you look smarter—it actually makes you smarter.

Key Benefits

- Unique multi-model approach combines paired sales index and price-per-square-foot index with address-level cascading for extreme granularity and recency of data
- At-a-glance REO tools answer the most relevant questions about local market conditions, adding perspective to your complex decision-making process
- Context and dimension are added to existing valuation tools for heightened accuracy and objectivity
- Patent-pending rolling quarter technology significantly reduces the multi-month lag time associated with other indices to help you make more informed, timely and profitable decisions
- Price tiers provide a granular view of sales to identify whether market appreciation rates apply to the lowest, middle, highest priced, or all homes in an area for increased accuracy

Overview

For a decade, Clear Capital™ has delivered critical data points with industry-leading Automated Valuation Models (AVMs), Broker Price Opinions (BPOs) and Appraisals. Now, we're leveraging our progressive technology and statistical expertise to create a new generation of indexing tools that provide contextual data for the most intelligent view of the housing market possible.

The first of these tools, the Clear Capital Home Data Index™ (HDI), combines a paired-sales index and price-per-square-foot index for the most comprehensive geographic coverage available. This multi-model approach, coupled with address-level cascading, offers an innovative, indexing tool that provides both granularity and recency of data.

Unlike indices that provide data at the regional or even ZIP code level, our technologists and statisticians developed a

unique approach that tracks price movement—both current and historical—at the level of a property's specific address to deliver extreme granularity. The key to providing the smallest geographically relevant index data possible is our Geographic Information Systems (GIS)-enabled database of properties, managed by a spatially-enabled Oracle® Enterprise database. We go straight to the point—the property. We start by analyzing the data within the property's block group, and cascade out until we have enough data to deliver an accurately indexed result.

The Clear Capital HDI also adds perspective to your complex decision-making process by including key indicators of real estate owned (REO) activity so you can answer the most relevant questions about local market conditions. It couldn't be more clear: the more data points you have, the more confident the due diligence decisions you make.

Product Details

Available Formats	Turnaround Times	Customized Reports Include:
<ul style="list-style-type: none">• .xls• .html• .xml• .pdf	<p>We'll work with you to develop the turn time solution that meets your needs.</p>	<ul style="list-style-type: none">• Paired sales and price-per-square-foot index cascade• Appreciation rates• Indexed market value• Market direction• REO saturation rates• REO discount rates• REO days on market

Customizable rolling quarters

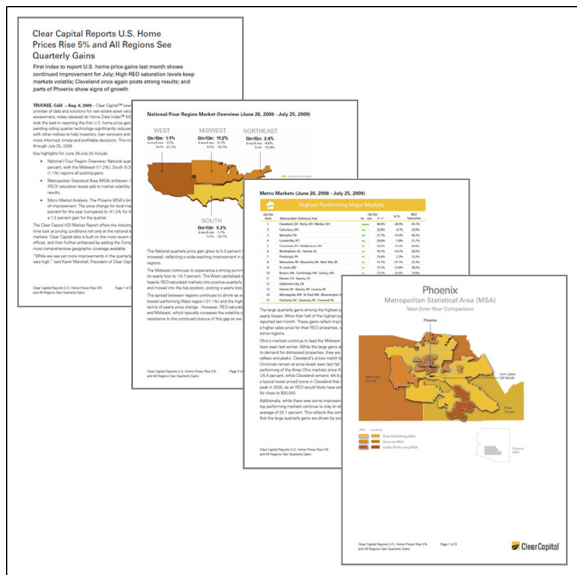
Our patent-pending rolling quarter approach takes advantage of our daily collection of proprietary data, dynamically shifting three month periods so they always end at the date of the order. We include the most current month of pricing data, which often contains the most relevant information. In doing so, we stretch the most current quarter from three months to four, allowing you to make more informed, timely and profitable decisions.

Accurate price tiering

Our HDI provides an easily interpretable, granular view for increased index accuracy by calculating price tiers within each geographic zone. These price tiers identify whether market appreciation rates apply to the lowest (up to 25%), middle (26-75%), highest (76% and above) priced, or all homes in an area.

Primary features for maximum results

Every HDI also includes model quality scoring, index value updates and an embedded link to HDI Online—an easy-to-read, address-level snapshot of relevant HDI indicators. We deliver intelligent output views as an index market value, or general market direction; and we provide turn-key analytics so you spend less time managing data and more time managing asset risk on loans or REO properties.



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REO models for today's turbulent markets

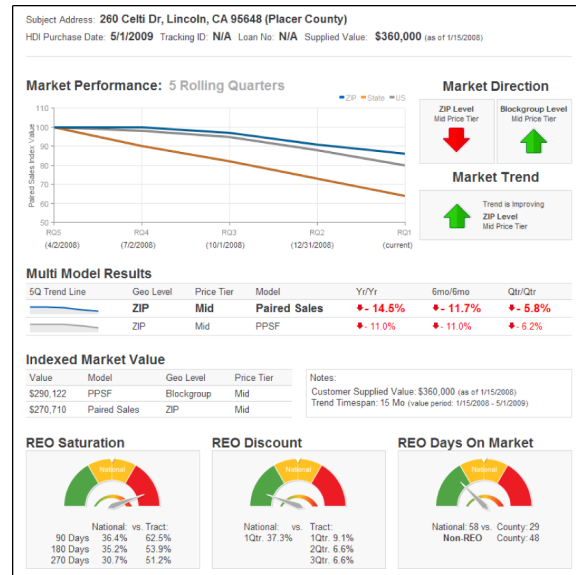
We understand real estate owned (REO) properties play a significant role in determining, and often directing, market prices and activity. We provide additional context by adding an REO dashboard that includes REO discount, days on market, and saturation level models as essential features.

Inspiring customer ethics

We support our HDI with the same customer ethics that underlie all of our products and services. Our technology team and systems provide unmatched attention and flexibility, offering custom export formats, XML integrations, platform services, and 24/7 access to your data. We can even integrate data from your Clear Capital HDIs with other products. With the Clear Capital HDI, we prove our commitment to providing the intelligence that guides you to your most confident financial decisions—whatever they may be.

About Clear Capital

Clear Capital serves as a trusted partner for customers across the U.S. mortgage and lending industries, providing loan valuation outsourcing for mortgage originators, secondary market institutions, servicers and resellers. We use the most progressive technologies available and human analytics to deliver highly accurate and reliable tools, including Appraisals, BPOs, HDIs, and Value Reconciliations. To learn more about Clear Capital, please contact us at 530.550.2530 or visit www.ClearCapital.com.



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1a. Clear Capital's monthly HDI Market Report offers a near real-time look at pricing conditions not only at the national and metropolitan level, but within local markets as well.

1b. The Clear Capital HDI Online™ provides an easy-to-read, address-level snapshot of relevant HDI indicators. Our indexing technology can be delivered in several different output views to meet your needs.