



# ClearVal™

Meeting the demands of compliance and cost with a progressive solution. We call that confidence-boosting!

## Overview

There are times when you need the confidence of a full appraisal, but your timeline is tight and budget is limited. HELOCs and securitizations are just two examples. In response to this need, Clear Capital offers the next generation in desktop appraisals, ClearVal Appraisal, an appraisal report. ClearVal complies with Interagency Appraisal and Evaluation Guidelines (IAG) and Uniform Standards of Professional Appraisal Practice (USPAP) while reducing valuation risk with a licensed or certified appraiser-concluded value.

<b>\$235,000 As-Is Market Value</b>		<b>\$235,000 Repaired Value</b>		
USPAP Report Option <b>Appraisal Report</b>	Appraiser <b>Sample Appraiser</b>	Certification/License # <b>22318</b>	State <b>AZ</b>	Expiration Date <b>01/31/2019</b>
<b>Subject Photo</b>		<b>Subject Aerial View</b>		
				

ClearVal Appraisal's data and image-rich report delivers an appraiser-concluded As-Is Market Value and Repaired Value.

## What's in a ClearVal Appraisal?

ClearVal is a desktop appraisal based on a geo-competent appraiser's analysis of an interior or exterior physical inspection; data from Clear Capital's database of public records, MLS analysis, local market data for the subject; and aerial images and mapping. The report delivers the appraiser-concluded As-Is and Repaired Values, and is supported by the appraiser-selected comparables and appraiser narrative.

**Key Benefits**

- Appraiser-supplied value conclusion from a licensed and/or certified appraiser
- IAG- and USPAP-compliant solution
- 100% nationwide coverage from geo-competent appraisers, who are skilled and measured on the successful performance of desktop valuations
- The most appropriate data, including MLS, public records, historical reports, local market trends from Clear Capital's proprietary Home Data Index (HDI), and broker-supplied CMA
- Comparative Market Analysis Addendum with a local MLS analysis performed by a local broker or agent from Clear Capital's broker panel
- Four levels of quality assurance including our proprietary rules engine (ClearQC), a Clear Capital Broker Quality Assurance Analyst review, a second run through ClearQC to flag items for our reviewers, and a final review by a Clear Capital Desktop Valuations Quality Assurance Analyst

**Uses for ClearVal Appraisal**

ClearVal is USPAP and IAG-compliant and is an acceptable alternative to a traditional appraisal in numerous situations. It can be a lower cost and more efficient way to support your decision-making process in:

- Home Equity & Second Lien Origination
- Non-Agency Loan Origination
- Loan Securitizations
- Loan Servicing Decisions
- Bridge Financing
- Real Estate Investment

\* 2055 and Appraisal Reviews are offered in West Virginia.

**About Clear Capital**

Clear Capital has served as a trusted partner for clients across the mortgage and lending industries, providing loan valuation outsourcing and data analytics for mortgage originators, secondary market institutions, servicers, and resellers for properties across the United States. We use the most progressive technologies available and hands-on analytics to deliver highly accurate and reliable tools, including Appraisals, Value Reconciliations, Broker Price Opinions (BPOs), Property Condition Inspections (PCIs), Commercial Valuations, Automated Valuation Models (AVMs), Home Data Indices (HDIs), Bloomberg/Home Data Index Subscription, Quality Assurance Services, and Platform Solutions.

We're grateful for your consideration of Clear Capital as a potential partner, and look forward to a long, trusted relationship. For more information about us, please call 530.550.2525 or visit [www.ClearCapital.com](http://www.ClearCapital.com).