

# Clear Capital's Disaster Relief Products

Partnership you can count on, when you need it most

Natural disasters are unpredictable and their devastation far-reaching. When evaluating the current condition of your assets, Clear Capital is here to help.

**D FEMA Services**

**B Property Condition Inspections (PCI)**

**B Post Disaster Inspections (PDI)**

Following a major disaster or as an efficient, cost-effective condition report, Clear Capital's Disaster Relief Product Suite has got you covered with:

- Our **boots-on-the-ground** network of geographically competent brokers and agents can be at a disaster site within hours.
- Our **timely** reports offer two- and five-day turn times.
- **Actionable reports** include damage ranking, repair cost, time-to-cure estimate and commentary on surrounding conditions.
- **Compliant** features include condition, zoning, current/projected use, electronic signature and property photos.

Evaluating the current condition of your assets is critical for next steps. A natural disaster can adversely influence the value of collateral being used to secure a loan in-process, part of a portfolio being considered for acquisition or part of a servicing portfolio. Clear Capital's insights will give you confidence to take next steps.

## 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 and Quality Assurance Services.

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).



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**D FEMA Services**

Clear Capital's free automated check identifies assets residing within a FEMA disaster area.

- In the wake of a natural disaster
- In due diligence as a pre-purchase tool

Our FEMA service is used as a pre-screening tool to identify the date, nature of the disaster (hurricane, tornado, severe winter storm, landslides, flooding, mudslides, etc.) and FEMA disaster ID number. To determine which assets require boots-on-the-ground inspection after a natural disaster, start with Clear Capital's FEMA Service.

- Residential
- Commercial

**B Property Condition Inspections (PCI)**

Clear Capital's compliant Property Condition Inspection identifies a subject property's current physical condition and characteristics.

- As an evaluation on values lower than \$250K or for HELOCs, the PCI + AVM is an Interagency Appraisal and Evaluation Guidelines (IAG) compliant solution.
- Offered as interior or exterior-only analysis of the subject property's actual condition.
- Full repair grids provide further analysis and actionable results.

Performed by a licensed real estate broker or agent from our nationwide vendor network, the Clear Capital Property Condition Inspection provides a description and analysis of the subject property and neighborhood condition. This clear, intuitive form's Risk Summary visually highlights factors that could influence a property's marketability. IAG compliant features include: condition, zoning, current/projected use, electronic signature of report preparer and property photos. Clear Capital's PCI can support the reliability of an AVM, confirm your asset is in average condition relative to the neighborhood and provide a quick and affordable report on your asset's current condition (outside of a major disaster).

- Interior
- Exterior
- Residential
- Commercial

**B Post Disaster Inspections (PDI)**

Clear Capital's Post Disaster Inspection is performed after a natural disaster to rate disaster-related damage to the subject property.

- Exterior report following natural disaster such as a flood, hurricane or tornado.
- Evaluates the condition of the surrounding neighborhood.

Ordered in response to a natural disaster, our Post Disaster Inspection reports on damage to a subject property's exterior such as roof, siding, window, foundation and landscaping damage. Report also comments on whether it appears the interior may have suffered significant damage. This report confirms the subject property is located in an active FEMA disaster area and estimates a total cost and timeline to repair all damage. Because conformity can affect value, the PDI also assesses the percentage of neighborhood properties suffering disaster related damage. To fully understand the impact of a natural disaster on your asset and determine next steps, consider Clear Capital's Post Disaster Inspection.

- Exterior
- Residential
- Commercial