Property Valuations

FLDI offers the most complete set of valuation products available. Lenders can choose the appropriate valuation product depending upon their underwriting risk profile.

Automated Valuation Models (AVMs)

State of the art, computer-based real estate valuation algorithms are designed to produce an accurate value estimate of residential properties in a matter of seconds. These mathematical algorithms perform an electronic analysis of data from multiple sources such as; public record information, multiple listing services, and other proprietary databases.

- Access the top AVM providers in the industry including:
  - CASA by Case Shiller Weiss
  - HPA (MRAC) by Basis100
  - HVE by Freddie Mac
  - PASS (Solimar) by Basis100
  - ValuePoint4 by First American
  - VeroValue by Veros
- Capability of utilizing a cascading methodology, increasing the chance of returning an AVM value.
- AVMs can be guaranteed and warranted against lender loss.

Progressive/Gap Valuation Products

Combining the speed of an AVM and accuracy of an appraisal, these products are designed to meet the specific risk guidelines of lenders.

- **eValu** – The first USPAP (Uniform Standards of Professional Appraisal Practice) approved alternative valuation product, reviewed and verified by a local certified appraiser, filling the gap between an AVM and a traditional appraisal. Turnaround is generally within 24 hours, substantially reducing the time it takes to process a traditional appraisal.
  - An AVM is ordered and reviewed by a local appraiser, determining if the value is appropriate.
  - If the appraiser does not agree with the output, the appraiser completes a Desktop Valuation.
  - If the Desktop Valuation is inappropriate for the property, the appraiser can request an upgrade to a traditional appraisal product.

Traditional Valuation Products

Choose from multiple products to meet lending requirements, including Broker Price Opinions (BPOs) and a complete selection of Appraisal Reports, all delivered electronically.

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