



Valuation Analytics

Our valuation management platform covers all of your valuation and vendor needs.



Valuation Analytics for Your Residential and Commercial Appraisal Needs

As a member of the Ohio Bankers League, you have access to a state-of-the art valuation management platform powered by AppraisalWorks®. AppraisalWorks® enables banks to manage the full lifecycle of an appraisal order, including appraisal order requests, reviews, delivery and status monitoring.

Self-managing compliance stays current with real estate appraisal requirements and automates enforcement, while also managing maintenance of appraiser licensing, E&O insurance and appraiser scoring. Revision rates are reduced with technology-driven, real-time compliance checks on appraisal uploads. Access to vendor documentation and action history ensures you're always ready for an audit.

Residential Appraisal Partner | Accurate Group

- Accurate ValueNet™, an industry-leading desktop appraisal suite
- Valuation Compliance Report
- 2055 Drive-By Appraisals
- 1004 Full Appraisals
- Appraisal Desk and Field Reviews
- Property Condition Report
- Automated Valuation Models (14 AVMs)
- Pre-Built AVM Cascades (5 options)

Commercial Appraisal Partner | Specialty Valuation Group

- Appraisal Report for Residential Income Property
- Narrative Commercial Appraisal Report
- Commercial Evaluation Report (CER)
- Desk Reviews

powered by
AppraisalWorks®



AppraisalWorks® Features

Order Management

Automate and manage the full appraisal lifecycle with one platform – including appraisal order requests, reviews, status and UCDP/EAD delivery. Innovative, configurable appraiser assignment technology identifies the best fit and available appraiser for each order.

Panel Management

Load your nationwide appraiser panel, approved AMCs, or use the pre-loaded appraiser panel. Monitor automated scores of appraisers and AMCs based on cycle times, revision rates and reliability. Give appraisers access to powerful, web-based technology for appraisal review and delivery.

Reporting

Interactive dashboard gives the big picture of all appraisal orders. Detailed reports allow you to drill down into order cycle times, trends by region, appraisal panel status, and other critical appraisal management data.

Compliance

Deliver self-managing compliance. The platform stays current with real estate appraisal requirements and automates enforcement of business rules, while managing maintenance of appraiser licensing, E&O insurance, and scoring. Technology-driven, real-time compliance checks on appraisal uploads reduce revision rates.

Communication

Empower all parties on an order to seamlessly communicate through an integrated message center, tying necessary communication to individual orders. Set your desired level of automated alerts to reduce time spent within the platform and monitor your orders from a distance.

Configurability

Use AppraisalWorks® out-of-the-box or configure it to match your exact workflow. With access to dozens of dynamic components throughout the system, easily customize your user's experience without any development required.



NextGen Technology

Scalability, agility, and industry-leading security provide the technology framework to support your unique business needs.



Increased Efficiency

Turnkey process automation, dynamic work queues, and flexible business rules deliver immediate gains in process efficiency and appraisal accuracy.



Better Collaboration

An integrated online collaboration platform that enables lenders, processors, appraisers, borrowers, and QA teams to work together in delivering accurate, timely and compliant property valuations.



Stronger Compliance

Determine the right appraisal type for each property, conduct risk-based reviews, monitor your panel and automatically retain electronic documentation.

Streamline All Aspects of the Residential Valuation Process

Accurate Group offers the most diverse and extensive set of valuation products to meet the specific requirements of each loan or transaction type.

Desktop Appraisals

iValueNet 55™

Report with physical interior/exterior inspection completed by a certified real estate expert. A licensed local appraiser performs in-depth research on property and compiles final report with opinion of value. Report includes traditional adjustment grid reflecting comparables, market adjustments, and additional analysis including 3 MLS Comparable Photos.

ValueNet Plus™

Report with physical exterior inspection completed by certified real estate expert. Licensed local appraiser performs in-depth research on property and compiles final report with opinion of value, including 3 MLS Comparable Photos.

Alternative Valuations

OptiVal™ AVM Cascade

A pre-built Automated Valuation Model (AVM) Cascade which is refreshed quarterly by an independent third-party company and returns one of potentially 9 AVMs depending on property location.

eValWorks™

Combines an AVM or AVM Cascade, a Property Condition Report, and documented review to assist lenders in adhering to the Interagency Guidelines.

GroundWorks™

Directed Remote Data Collection (DRDC) enables data collectors to work directly with property contacts by guiding homeowners in using patent-pending technology to collect property data and photos in real-time. This technology eliminates lender risk of relying solely on property contacts to disclose property characteristics that could significantly impact value and is independent of market influences. The platform definitively confirms the data collector is performing data collection on the property, mitigating risks and eliminating potential fraud.

What You Need by Loan Scenario

HELOC or Second Mortgage Loans

Options with an exterior inspection

- OptiVal™ AVM Cascade with eValWorks™
- ValueNet Plus™ w/ comp photos
- FNMA 2055

Options with an interior inspection

- iValueNet 55™
- FNMA 1004

First Mortgage Non-Portfolio Loans

Based on the property type

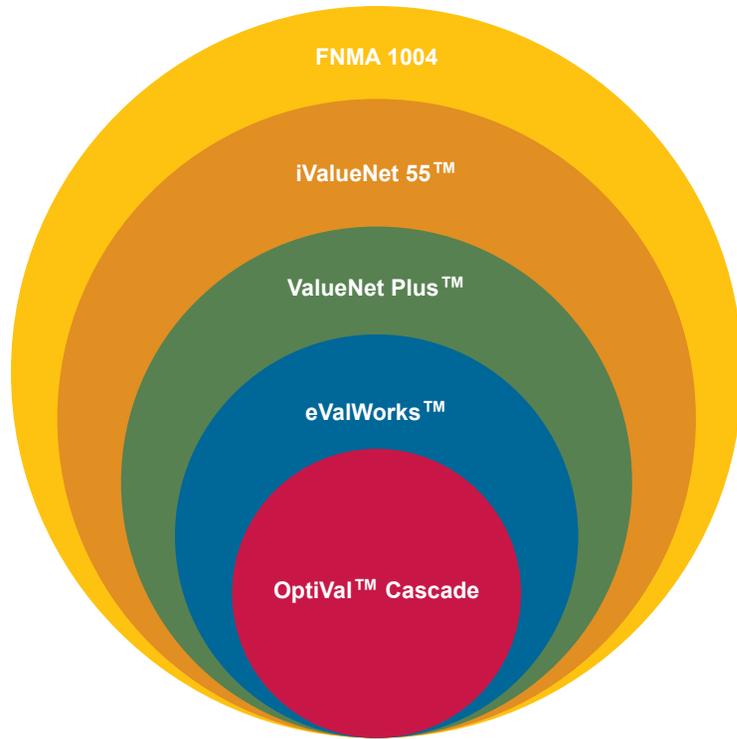
- 1004 for Single Family
- 1073 for Condo
- 1025 for Multi-Unit
- 1004C for Manufactured Home

Additional products

- 1007 Comparable Rent Schedule
- 216 Operating Income Statement

Lot Loans

- Land Appraisal
- VN Land Product



“Valuation Analytics has been a helpful partner for us over the past year. The platform is user-friendly and allows our lenders to check the status of orders and receive automatic updates, making us more efficient. The variety of compliant products give us different options to speed up our underwriting process without sacrificing quality.”

**-Brendon Matthews, Executive Vice President
First National Bank of Pandora**

The Valuation Ladder

FNMA 1004

Single family residential appraisal report used to estimate market value of subject property as defined in the Uniform Standard of Professional Appraisal Practice (USPAP) with an interior property inspection.

iValueNet 55™

USPAP-compliant desktop valuation process used primarily on properties with recent interior upgrades on higher risk loans using an interior inspection. The “i” in front of any ValueNet product stands for “interior.”

ValueNet Plus™

USPAP-compliant desktop valuation process used primarily as an upgrade when AVMs fail or are not appropriate based on risk factors. Uses an exterior only inspection although interior inspections are available.

eValWorks™

Assessment of property’s overall condition and conformity to the neighborhood as reported on the Property Condition Report (PCR) and its correlation to the AVM returned from the OptiVal Cascade. Used under the \$400k de minimis.

OptiVal™ Cascade

Pre-built Automated Valuation Model (AVM) Cascade is refreshed quarterly by an independent third-party. AVM must be paired with a Property Condition Report (PCR) and reviewed to meet definition of an evaluation.

Superior Valuation Services for Commercial Appraisals

Specialty Valuation Group (SVG) is an Ohio-based commercial real estate appraisal firm that appraises all types of income-producing properties, including retail, multifamily, office and industrial real estate. In addition to these properties, SVG also specializes in the valuation of special-use, freestanding, and often owner/business-occupied commercial properties throughout the United States. Experience with the following property types:

- Churches and schools
- Gas and Convenient stores
- Government buildings
- Self-storage
- Automotive dealerships
- Hotels
- Automotive repair facilities
- Landfills
- Car washes
- Subdivisions
- Restaurants
- Condominium complexes
- Daycare centers
- Large mixed-use facilities
- Banquet centers
- R&D industrial facilities
- Funeral homes
- Lumber yards
- Bowling alleys
- Affordable housing
- Movie theaters
- Fitness clubs
- Shooting & driving ranges
- Aquariums

USPAP-Compliant Form Appraisal Evaluation Reports

SVG offers dynamic, well-researched real estate appraisal services for a variety of commercial property types. SVG appraisals are fully compliant with USPAP, FIRREA and all Interagency guidelines and are performed by SVG's qualified, designated, and state-certified general real estate appraisers. With offices in Columbus, Detroit, and Nashville, SVG offers superior valuation services nationwide, including the entire state of Ohio.

Evaluation Reports

SVG Evaluations are fully compliant with FIRREA and all Interagency guidelines, and are performed by SVG's own qualified, well trained, and highly experienced Evaluators. Applying the most common relevant appraisal methodologies, coupled by use of precision selected market data, our evaluators provide the most credible value conclusions achievable. SVG Evaluations are cost effective and meaningful, and our Clients confirm that the use of our Evaluations provide them with added confidence as well as significant cost and time savings.

Market Feasibility Studies

SVG conducts market feasibility studies for all types of commercial and residential real estate development in local real estate markets nationwide. A high-quality and thorough market study may be one of the best investments a developer can make in developing a property, as it presents an opportunity to identify ways in which a property can maximize its return on investment. As newly required for many SBA loans, SVG also offers market feasibility studies for many existing and proposed small businesses. These can include a multitude of business operations, including restaurants/bars and coffee shops, drug rehabilitation centers, recreation facilities, and many more.

Commercial Real Estate Appraisal Reviews

SVG offers several levels of appraisal technical review services, including desk reviews and field reviews. Review services offered include USPAP/FIRREA compliance reviews as well as full technical appraisal desk reviews by state-licensed certified general appraisers.

Commercial Real Estate Appraisal Reviews

SVG offers construction draw and/or final construction inspection reports. Working directly with the banks, SVG can be your "boots on the ground" assuring the construction process is being reported accurately and thoroughly.

Frequently Asked Questions

Can I use my own appraisers?

Yes, you are able to load your nationwide appraiser panel, approved AMC's, or use the pre-loaded appraiser panel provided by AppraisalWorks.

Are there experts available to assist with training and mentoring staff on the use of the products and platform?

Yes, the platform comes with built in guidance on every page for reference. Additionally, customers can request in-depth training webinars as often as they would like.

What am I paying for when I use the platform?

You only pay for the products you purchase. Completed products are billed from the vendor and a transactional based fee is billed on orders that are completed and delivered to you.

How do I install these products into my loan policy?

Representatives from Accurate Group and Valuation Analytics are experienced in guidance for amending loan policy documents to incorporate new products and processes and can provide examples. Our valuation experts are also able to use their prior industry expertise to review your loan policy and help with matrices to identify the best product for every loan type and borrower scenario.

Can I configure my users with different levels of permissions?

Yes, every user can be configured with various permission levels.

Ready to get started? We're Here to Help!

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