

# BROKER PRICE OPINION (BPO)

Accurate, Timely and Responsive Valuations

## Quality Network



- Brokers in our nationwide network undergo comprehensive vetting.
- Broker recruitment strategies center around quality, BPO performance, competence in valuing property, accessibility, timeliness and local market knowledge.
- Brokers that do not comply with the rigorous quality standards are removed from the pool of eligible vendors.

## Well-Established Controls



- Automated QC identifies data errors and missing information to increase efficiency and accelerate timelines.
- Review Analysts ensure BPO values are supported and check for completion, obtain explanation of value, and explanation of deviation if necessary.
- Consistent communication with brokers ensures swift corrective action, explanation and/or clarification of value and supporting data.

## Responsive Valuations



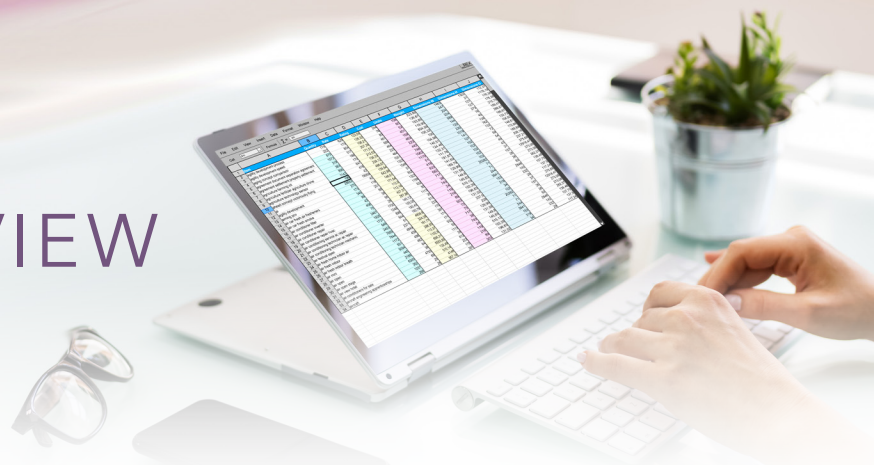
- CA provides timely delivery of residential and light commercial BPOs, property inspections, value reconciliation reports as well as AVMs, appraisals, and hybrid valuation products spanning the full valuation spectrum.
- Responsiveness to client and vendor requests is emphasized to minimize turnaround times.
- Timeline options include:
  - 24-hour rush
  - 48-hour rush
  - 72-hour rush
  - Standard 5-day

## KNOW YOUR VALUE

Whether you are underwriting a loan, evaluating a portfolio for future default risk, assessing your REO returns, identifying a quick sale value or racing the clock to meet agency guidelines, accurately identifying and monitoring collateral value in a timely fashion is essential.

If there is one thing we learned from the economic landscape of the last decade, it is this: collateral value can rapidly fluctuate based on local market conditions. To accurately assess risk while meeting mission-critical timelines, lenders, servicers and investors require accurate, timely and responsive valuations from a local market source.

# SOLUTIONS & SERVICES OVERVIEW



## Collateral Valuation and Risk

Obtaining accurate valuations on large volumes of loan files requires a tested and efficient process. Delivering valuation services since 1996, Consolidated Analytics has established a high-quality suite of products that surpass client expectations while still ensuring timely completion.

While other companies automate QC, simply checking for the presence of data, Consolidated Analytics' QC process is rigorous. The QC process leverages automated rules both during agent entry and at submission, and couples them with a hands-on review from a trained valuation professional to ensure a comprehensive, transparent BPO report.

## Broker Price Opinion

Consolidated Analytics' BPO reports offer an opinion of value from a local broker within our extensive network. Each BPO delivers an opinion of "30 day/ quick sale," "as-is," "repaired value," and "suggested list price." Consolidated Analytics provides interior and exterior residential BPOs as well as light commercial.

## All BPO Reports Include:

- Broker Opinion of Value
- Subject Property Details
- Subject Property Description
- Occupancy Status
- Whether or not the property is secure
- 3 Listed Comparables
- 3 Sold Comparables
- Map displaying the location of the subject and comparable properties
- Neighborhood Data and Value Trends
- Marketability of the Subject
- Exterior Subject Photos
- Description of the property condition
- Photos and description of all exterior repairs including estimated cost to cure
- Photos of the surrounding area

## Interior BPO Reports Also Provide:

- Comprehensive interior photos (all rooms)
- Photos and description of interior damage, including estimated cost to cure

## About Consolidated Analytics

Consolidated Analytics provides the real estate finance industry with an end-to-end mortgage services platform that delivers value to its customers, from asset-level analyses through enterprise-wide optimization. By harnessing the power of data and technology - and by tapping into the expert insights of our multidisciplinary team - we help forward-thinking companies unlock loan and operational quality, efficiency and performance.

Consolidated Analytics serves clients in mortgage lending, servicing and capital markets. Specific solutions the company offers span across the mortgage value chain and include valuation, business process services, due diligence, consulting and advisory.



*Contact us for more information!*

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