



Nationwide Appraisal Network

Non-Traditional Products



Non-Traditional Products

AVMs - \$30

- Automated Valuation Model - Valuations using mathematical modelling and database information
- Turn Time: On Demand (API/Web)

Value + Inspection Report - \$125 (ext. only) \$215 (interior and exterior)

- Property inspection by licensed home inspector + AVM
- Turn Time: 3-5 days

Hybrid Appraisal - \$250

- Property inspection by licensed home inspector
- Value by certified appraiser
- Turn Time: 5-7 days



	Automated Valuation Model Page 4	Value + Inspection Report Page 5	Hybrid Appraisal Page 6
Current Home Value	✓	✓	✓
Projected Home Value	✓	✓	✓
Comparables Assessment		✓	✓
Comparables Adjustment Grid		Coming Soon	✓
Onsite Inspection + Photos			✓
FIRREA Compliant			✓
USPAP Compliant			✓
Turn Time (Days)	On Demand (API/Web)	3-5	5-7
Use Cases	<ul style="list-style-type: none">• REO Listing	<ul style="list-style-type: none">• Portfolio Review• Financial Services• Lenders• AMC• Transaction <\$250k	<ul style="list-style-type: none">• Portfolio Review• Financial Services• Lenders• AMC• Transaction <\$250k



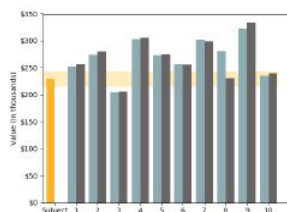
Automated Valuation Model

PROPERTY ADDRESS 6650 Franklin St, Hollywood, FL 33024		COUNTY Broward	AVM NUMBER 51-41-02-22-0210
VALUE REPORT Executive Summary			
HOUSECANARY VALUE \$229,388 \$135/sq.ft. \$214,488 - \$244,288 \$126/sq.ft. - \$144/sq.ft.		HOUSECANARY RENTAL VALUE \$1,994 \$1.18/sq.ft. \$1,681 - \$2,307 \$1.0/sq.ft. - \$1.37/sq.ft.	
MARKET STATUS Strong Seller's Market		MSA 1YR RISK OF DECLINE 7.8% Very Low	

Subject Attributes							
PROPERTY TYPE	OWNER OCCUPIED	BEDROOMS	BATHS	GLA	LOT SIZE	YEAR BUILT	BASEMENT
Single Family Detached	Yes	-	-	1689	6504	1977	No

Disclaimer: attributes for properties may be inaccurate because county assessor data does not always include recent additions and/or modifications to property structure

Recent Similar Sales (Past 12 Months)



Value Forecast



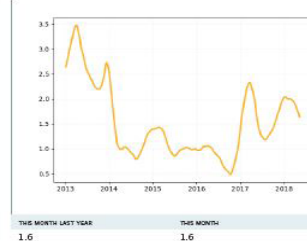
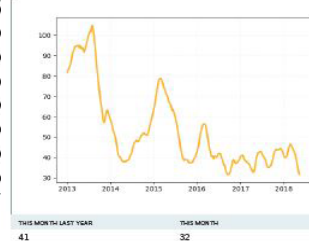
PROPERTY ADDRESS 6650 Franklin St, Hollywood, FL 33024		COUNTY Broward	AVM NUMBER 51-41-02-22-0210
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#	SALE PRICE
1	\$257,500
2	\$280,000
3	\$205,000
4	\$305,000
5	\$275,000
6	\$256,000
7	\$230,000
8	\$333,000
9	\$333,000
10	\$240,000

Market Analysis - 33024

Days on Market - Sold or De-listed Properties

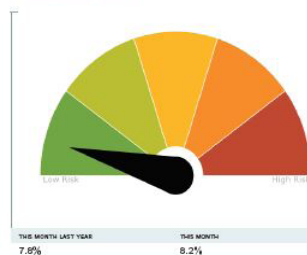
Months of Supply



Market Index



1 Year risk of decline



THIS MONTH LAST YEAR	THIS MONTH
41	32

THIS MONTH LAST YEAR	THIS MONTH
1.6	1.6

MARKET STATUS Strong Seller's Market	
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RISK LEVEL Very Low	
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Mercury Network tests 21 AVMs on a continuous basis to evaluate how well they perform absolutely and relative to one another. Ten of these AVMs are commercially available for use in a cascade.

There are several steps to the process for AVM evaluation including identifying good benchmark data, creating test files, combining the AVM estimates with the benchmarks, and analyzing the data.

The table below lists the vendors and their respective models which are included in the AVM test results.

AVM Vendor	Model(s)
Equifax	AVM Insight
Freddie Mac	HVE
HouseCanary	HouseCanary Value Report
RealInfo	iVal
Black Knight Financial Services	SiteX, RVM, Value-Sure
CoreLogic	PASS, VP4
RELAR	RELAR
Veros	VeroValue



Value + Inspection Report



Nationwide
Appraisal
Network
250 Pine Avenue North
Suite A
Oldsmar, FL 34698
888-760-8899
www.nationwide-appraisal.com

PROPERTY ADDRESS: 3807 Belwater Blvd, Riverview, FL 33578 COUNTY: Hillsborough APP NUMBER: U3629195IL00000001620

Executive Summary

HOUSECANARY VALUE	High Confidence	HOUSECANARY RENTAL VALUE	High Confidence
\$253,384 \$148/sq.ft.		\$1,623 \$0.95/sq.ft.	
\$247,752 - \$259,016		\$1,588 - \$1,926	
\$144/sq.ft. - \$161/sq.ft.		\$0.93/sq.ft. - \$1.13/sq.ft.	
MARKET STATUS	Seller's Market	MSA 1YR RISK OF DECLINE	5.2% Vary Low

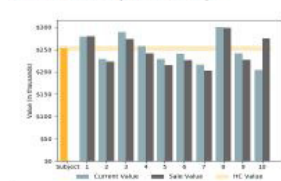
Subject Attributes

PROPERTY TYPE	OWNER OCCUPIED	BEDROOMS	BATHS	SQ. FT.	LOT SIZE	YEAR BUILT	REMARKS
Single Family Detached	Yes	4	2.5	1712	7195	2000	No

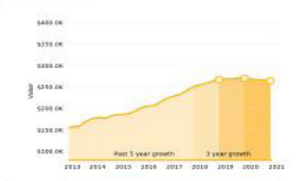
Disclaimer: attributes for properties may be inaccurate because county assessor data does not always include owner address and/or modifications to property structure

Disclaimer: portfolio for properties only. For insurance, please contact your agent. Data does not always include recent address and/or modifications to property structure.

Recent Similar Sales (Past 12 Months)



Value Forecast



#	SALE PRICE	CURR
1	\$280,000	\$279
2	\$223,000	\$229
3	\$273,000	\$290
4	\$242,500	\$258
5	\$215,000	\$229
6	\$226,500	\$241
7	\$202,900	\$216
8	\$299,900	\$301
9	\$227,900	\$242
10	\$275,000	\$204

Exterior Inspection

Property / Neighborhood Info

Property Details

PUD	No
Carport	None
Garage	Yes
Attached	No
Detached	No
Built-in	1 spaces
Driveway	1 spaces
Material Condition	Concrete Average
On-street parking	Yes
Roof surface	Shake
Material	Flat
Roof Pitch	Average
Condition	
Exterior walls	
Material	stucco
Condition	Average
Views	City Skyline/City Street
Impact on value	Neutral
Stories	2.00
Pool	None
Porch	Yes
Number	2
Matches house	
Patio / Deck	No
Uncovered	
Covered	
Special amenities	None noted
Adverse site conditions	None noted

Neighborhood

Ability to view property	Yes
Repairs required	No
Damage by	
Comment	
Subject property	
insubstance	<input type="checkbox"/> The improvements are well-maintained and feature limited physical deterioration due to normal wear and tear. Some improvements, but not every major building component, may be updated or recently enhanced. The structure has been well-maintained.
Locational influences	Residential
Impact on value	Neutral
Comment	This is a quiet, safe neighborhood.
% of land area occupied by commercial	0
Evidence of occupancy	Evidence Of Furniture/Cars In Driveway

Inspector comments

On Demand

Complete process conducted within (3) business days powered by national network of certified inspectors fueled with HouseCanary's leading valuation platform

Onsite Inspection

Certified, local inspectors conduct onsite review of property per requestor requirements (exterior only, exterior plus interior, full property condition report plus rehab budget)

Condition-Informed Valuation

Final valuation driven through property condition adjustments to HouseCanary's leading valuation models

Use cases:

- Portfolio Review
- Financial Services
- Lenders
- AMC
- Transaction <\$250K



Nationwide
Appraisal
Network

Hybrid Appraisal

1713-000000
SUBJECT: SINGLE FAMILY HOME - 380 / 106
123 Main St. Orange CA 92669
#141110-2447-1
QUANTITY: 204
##7891665314-515

Desktop Appraisal with 3rd party inspection

AGILE APPRAISAL™ Platform

Report Summary

OPINION OF MARKET VALUE

\$646,000

EXTERIOR PROPERTY CONDITIONS

C6	C5	C4	C3	C2	C1
Major Repairs Required	Repairs Needed	Minor Repairs	Well Maintained	Like New	New

INSPECTION PHOTO - 05/01/2017 (p.7 for more)

Subject & Assignment

Property Type	Single Family Attached
PUD	No
Beds / Baths	3 beds / 2 baths
GLA / SITE	1667 sf / 7,000 sf
Accessory Unit	No
Car Storage	Garage Attached: 3, Driveway
Year Built	1975 (42 years)
Basement	No
DOM	Not recently listed
Property Rights	Fee Simple
APN	39212218
Owner/Borrower	ISLER TORI TR
Client	ABC Mortgage
Tax Year / RE Taxes	2017, \$7,135

Site

Highest & Best Use	Yes
Property Conformity	Conforms to Neighborhood
Zoning	Legal
Classification	R-1-7
Zoning Description	Single Family Residence with a minimum of 7,000 Sq. Ft. of lot area required.
Utilities & Off-site Improvements	Yes, Typical, See comments
Flood Hazard Area	Yes
FEMA Flood Zone	---
FEMA Map #	---

Appraiser's Final Reconciliation

As is Market Value

\$646,000

Valuation is based on the desktop analysis of the subject property and sales comparison approach. Sources include MLS data and photos, public tax records, street information, and online maps. The appraiser considered local market conditions and the subject's similarity to the neighborhood.

Comparable sales one through three transferred between \$620,000 and \$649,000 and featured an adjusted range from \$604,740 to \$648,850. As of the date of the report, the subject's neighborhood market supports a final value estimate of \$646,000, with greater weight being given to comparable sale two which features the best market adjustments. The subject's market value is lower than the predominant values for the neighborhood; however, the subject is still within a marketable range, for competing properties. This has no adverse effect on marketability. The sales comparison (Market) approach was given most weight due to the availability of verifiable comparable home sales data. It is also considered to be the most accurate indicator of value, as it best reflects the actions of buyers and seller within the subject's marketplace. The cost approach is deemed not applicable, hence this report is based on exterior inspection of the subject property. The Income Approach is deemed not applicable due to the subject's neighborhood being predominantly owner occupied and the lack of sales data for tenant occupied homes. Purchases are typically made with the intent to occupy rather than rent. This approach has been appropriately omitted. Thus, the final value conclusion of this appraisal report is derived with primary consideration given to the Sales Comparison Approach.

☐ Have ☒ have not performed services related to the subject property in the 3 years previous to the effective date of the appraisal.

HouseCanary Home Price Index Forecast

On Demand

Complete process conducted in as few as (5) business days powered by national network of certified inspectors and appraisers fueled with HouseCanary's leading valuation platform

Onsite Inspection

Certified, local inspectors conduct onsite review of property per requestor requirements (exterior only, exterior plus interior, full property condition report plus rehab budget)

Appraiser Certified

Certified, geographically competent appraisers review inspection and all valuation tools provided to create final value reconciliation

FIRREA & USPAP Compliant

Appraisal Report. Conforms to USPAP & FDIC requirements

Use cases:

- Portfolio Review
- Financial Services
- Lenders
- AMC
- Transaction <\$250K
- Higher risk borrower/property
- 2nd mortgage



Get started by contacting us directly at sales@nationwide-appraisal.com