

# *DS NEWS* Presents **THE BEST IN PROPERTY VALUATION**

From the trusted loan appraiser armed with credentials, training, and years of experience, to the Big Data aggregators armed with countless data points and proprietary algorithms, the property valuation sector, like the rest of the mortgage industry, is in a state of transition. While some may still be finding their way in this new world of improved technology and timelines, others have embraced the innovations and are serving the industry with speed and accuracy previously unimaginable. On the next pages, we introduce you to some of the frontrunners of the new property valuation sector.



# Radian Valuation Services

**CORPORATE DETAILS:** 1500 Market St., Philadelphia, PA 19102 | 877.707.1415 | Radian.com



## KEY PERSONNEL

**Eric Ray** | Senior EVP, Chief Digital Officer, and Co-Head of Real Estate

**Katie Brewer** | SVP, Valuation Operations

**Michael Dziuba** | SVP, Appraisal and Valuation Sales

## COMPANY DESCRIPTION

Radian is ensuring the American dream of homeownership responsibly and sustainably through a suite of services across the mortgage and real estate ecosystem. Radian is powered by technology, informed by data, and driven to deliver new and better ways to transact and manage risk.

- » Mortgage Insurance—MI, secondary marketing, and sales training
- » Mortgage Risk Services—mortgage risk analytics and credit risk services
- » Mortgage Services—mortgage origination resources and contract underwriting services
- » Title Services—national title, closing, and settlement services
- » Asset Management Services—asset management technology, REO, and SFR services
- » Valuation Services—full suite of appraisals, property valuations, and real estate market insights
- » Real Estate Agent Services—data and technology solutions for real estate agents

## BUSINESS LINES, SERVICES, AND PRODUCTS

Radian's family of companies provide a variety of real estate services including pricing and valuation products to investors, lenders, and loan servicers. Apart from full appraisal products, all residential property valuation products are offered through Red Bell Real Estate, LLC, a wholly owned Radian subsidiary.

### Automated Valuation Products

Powered by the largest and most complete real estate data and cutting-edge technology, the proprietary Automated Valuation Models provided by Radian's Red Bell subsidiary offer industry-leading coverage and performance.

By combining the same robust data used in the Radian AVM with the flexibility of an intuitive application, Radian's interactive product puts the power of selection into your hands. The Radian Interactive Value provided by Radian's Red Bell subsidiary offers the best of both worlds by incorporating comprehensive data in an interactive format.

### Broker Price Opinion (BPO)

A nationwide network of real estate brokers combines their expertise and understanding of the local market to complete interior or exterior estimation of price. A rigorous quality control process provided by Radian's Red Bell subsidiary incorporates an unmatched breadth of data and cutting-edge technology to ensure the best comps are being used. Between Radian's extensive network of brokers and unparalleled QC capabilities, the company can provide BPOs quickly and accurately.

### Real Estate Market Insights

Get a more accurate, up-to-date picture of real estate market conditions—including what's trending locally and nationally—at new levels of granularity. The Radian Home Price Index, provided by Radian's Red Bell subsidiary, uses data and technology that observe nearly every home in the U.S.

### Appraisal Products

Whatever your appraisal needs, rely on Radian's family of companies, which offer a full suite of appraisal services in all 50 states and territories, supported by an impressive network of highly experienced professionals. Whether you need to

conduct or verify an appraisal, the Radian family offers everything from traditional appraisals to hybrid appraisals and desktop reviews.

### COMPETITIVE ADVANTAGE

Informed by better data: Radian's automated products leverage more detailed data than any other provider. Not only does Radian have the best national coverage, but data is also refreshed in most markets every 15 minutes.

More accurate estimates, more confident decisioning: the unparalleled breadth of data used in Radian's automated valuation products and hybrid appraisal products results in higher quality estimates that give you full confidence in the value of the property and your decision.

A reliable partner: Radian's services are backed by the company's trusted reputation and financial strength.

### TESTIMONIALS

*"I would argue that without using [the interactive pricing product] to help establish a marketing strategy, we would be leaving money on the table by listing properties too low."*

—SVP, Single-Family REO

*"Radian took time to get to know us and worked to customize a service to fit our needs. The lift they have given our CU in the overall management of the appraisal has been significant."*

—VP, Mortgage Lending, Royal Credit Union

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## USRES

**CORPORATE DETAILS:** 25520 Commercentre Drive, Suite 150, Lake Forest, CA 92630 | 949.598.9920 | sales@usres.com | USRES.com



### KEY PERSONNEL

**Keith Guenther** | Founder/CEO

**Rida Sharaf** | CSO

**Angela Hurst** | SVP, Business Development

**Rob Pajon** | SVP, Product and Marketing

**Garrett Mays** | Director, Valuation and Vendor Management

### COMPANY DESCRIPTION

Founded in 1992, USRES provides an impressive range of financial support services for the purpose of valuation and disposition of distressed real estate assets. USRES' expansive list of products and services have provided the mortgage banking and private lending industry relief in origination and default valuation products. With focus on transparency in workflow and the real estate transaction, USRES utilizes RES.NET, an AICPA SOC-certified, SaaS technology platform, for the management and processing of valuations and asset disposition services.

### BUSINESS LINES, SERVICES, AND PRODUCTS

USRES offers clients a wide variety of valuation services including origination and default appraisals, BPOs, inspections, PCR and PCRAVMS, and rental analysis reports. Over the past 25 years, the company has developed a reliable vendor network who are held to rigorous standards to ensure clients receive the highest quality product available. USRES is integrated with third-party technology partners including Real EC, Realview, Platinum Data, Mercury, Encompass, UCDDP, and Collateral Analytics.

### KEY FEATURES & BENEFITS

#### Broker Price Opinions (BPOs)

USRES is committed to accuracy and maintains its place in the industry by partnering with a panel of vetted real estate agents, geared towards serving the BPO market, while consistently adhering to both quality and delivery specifications. Broker price opinions are examined by USRES's in-house staff of licensed specialists, along with its third-party automated analytic tools. Each BPO goes through a comprehensive audit to ensure accuracy and adherence to standards. From assignment to delivery, every order is overseen by USRES's own seasoned, state-side staff.

#### Appraisals

As a nationally licensed AMC, USRES leverages integrations with UCDDP and several leading QC tools to provide timely and accurate origination, default, and ARV appraisals through a variety of order/delivery methods. USRES seeks out and diligently maintains a robust panel of licensed appraisers dedicated to their trade. USRES' professional staff assures proper assignment and maintains contact with the appraiser through to QC review and submission. The company ensures customers receive an end product that is completed timely without sacrificing accuracy. USRES' unparalleled technology solution provides a secure and seamless experience for clients, appraisers, and borrowers alike.

### PCR/PCAVM

Inspection and hybrid products have gained momentum over the last couple of years due to the increased availability of the necessary data and its effect on managing costs and overall risk. Whether driven by the need to reconcile values or attain a lower price point valuation blending both human touch and automation, these two inspection products leverage the USRES agent network to attain a highly accurate valuation. The Property Condition Report can be ordered standalone or with an AVM to fulfill any auditing concerns or investor requirements.

### Rental Analysis Reports

The Rental Analysis Report is completed by a USRES assigned real estate agent who conducts a personal inspection of each property. This product was designed to service investors potentially looking to lease recently acquired assets for a rent-and-hold strategy. When paired with other valuation products, the Rental Analysis Report provides clients with the necessary data for selecting the most profitable strategy for every asset.

### COMPETITIVE ADVANTAGE

USRES possesses a distinguished blend of technology and personal oversight. Together with its seasoned staff, an exceptional panel of experts, and the aid of third-party tools, the company can perform comprehensive QC reviews on every valuation with matchless quality. Through the proprietary use of RES.NET's Valuation Portal, the company can confidently monitor performance, run grades and reports, and analyze each provider to ensure the best candidate is engaged and available to perform quality and timely work.

**USRES**  
US REAL ESTATE SERVICES

# Xome<sup>®</sup>

**CORPORATE DETAILS:** 750 Highway 121 BYP, Suite 100, Lewisville, TX 75067 | clientdirect@xome.com, 469.240.8978



## KEY PERSONNEL

**Mike Rawls** | CEO

**Joe Cutrona** | SVP Exchange

**Al Broadway** | SVP Valuations

**Lisa Heitzmann** | SVP Originations &  
Home Equity, Title

**Kristen Estrella** | SVP Default Title

## COMPANY DESCRIPTION

Xome's company purpose is simple: to keep the dream of homeownership alive. Xome does this by creating products and services for mortgage companies and the real estate community that reduce operational complexities and allow access to insightful data for better decision-making. Xome believes that when clients win, we win.

## BUSINESS LINES, PRODUCTS & SERVICES

Xome supports the nation's leading servicers and lenders with integrated and scalable real estate solutions. These can be used separately or as part of an intelligent end-to-end solution:

- » Field Services & Property Preservation
- » Valuations
- » Title & Closing
- » Auction Disposition Strategies
- » MLS Data Solutions

Xome is one of the nation's largest full-service valuations providers and offers tailored solutions for originations, home equity, default, and capital markets:

- » **Full-service Appraisal Management Company (AMC)—Xome Valuation Services LLC:** Backed by years of expertise delivering fast, quality-driven reports.

- » **Appraisals:** Quick and accurate appraisals for origination, default, and hybrid scenarios.
- » **Hybrid Solutions:** Multiple innovative solutions to manage risk and improve the user experience by matching the right valuation product with the property, including appraisals and valuation reports.
- » **Broker Price Opinion (BPO):** Gain greater accuracy and market intelligence with advanced algorithms, extensive data validation, and in-depth quality control checks, along with access to local MLS data nationwide.
- » **AVM:** A comprehensive and customizable AVM cascade to ensure the best solution for lending partners.
- » **Property Condition Reports:** Interior or exterior property inspections by a licensed real estate agent or inspector with photo documentation and property assessment complete with subject and neighborhood characteristics.
- » **Property Evaluation Report:** AVM augmented with interior or exterior property inspection. Features customized rules matching client requirements complete with a reconciliation of property condition, characteristics, and risk factors to the estimated value. Includes product cascade/ upgrade rules capability.
- » **Data Products:** Xome uses data to create dynamic strategies to help manage risk by informing various loss mitigation campaigns, providing insight into REO tracking and performance, and helping with loan trading activity.

## KEY FEATURES & BENEFITS

- » **National Network:** 11,000+ active appraiser panel and 5,000+ active real estate agent panel.
- » **Quality Control:** Powerful automation review tool increases appraisal consistency and removes reviewer subjectivity.
- » **Automated Risk Assessment:** Customizable risk assessment tool runs comps for easy comparison.
- » **Streamlined Appointment Scheduling:** Online scheduling tool improves customer experience and reduces back and forth between appraisers and property contact.
- » **Automated Collateral Screening:** Determine property complexity before a valuation product is ordered, avoiding delays in order assignment/ completion and saving money by preventing multiple same-property orders.
- » **SaaS Lender Platform:** Self-manage appraisal fulfillment, working with different types of

appraisal providers, enabling lenders to manage fees, due dates, and communication.

## COMPETITIVE ADVANTAGE

- » Expedited appraiser payment program
- » Technology integration for easy ordering, tracking, and reporting
- » Dedicated client support
- » USPAP certified staff
- » Largest MLS database (98%+)
- » Best-in-class AI machine learning models
- » Integrated and customizable end-to-end solutions
- » Real-time data exchange for greater transparency and decision-making
- » A comprehensive suite of services—all under one roof

## ADDED VALUE

- » Tenured teams provide operational expertise and guidance for default and origination.
- » Xome's business model and breadth of services can add capacity to client's operations—a key benefit as high volumes in originations continue and default activity increases.

## KEYS TO SUCCESS

- » Experienced leadership team with over 150 years' industry experience combined.
- » Xome stitches together data across the entire real estate lifecycle, at both the portfolio and individual asset level.
- » Xome provides rich data for real-time transparency.
- » Xome customizes disposition strategies and options based on a client's risk tolerance and portfolio management philosophy.
- » Xome provides services separately or as part of an integrated end-to-end solution.

## AWARDS, ACCOLADES, AND MILESTONES

- » Great Place to Work, 2019
- » Tech100 Real Estate Company, 2020
- » Mobile app ranked No. 2 for best "Real Estate App to Help You Find Your Dream Home" (*Mobile App Daily*, March 2020) and "The 8 Best Real Estate Apps of 2020" as Best for Auctions (*The Balance*, May 2020)

