

SUBJECT PROPERTY

Key Benefits

- Customization ensures you receive the most accurate and cost-efficient valuation product available
- Increase pull through rates
- Reduce or eliminate mistakes from misinterpretation of credit policies to simple data entry mistakes
- Simple modifications allow for cross departmental use and company compliance
- Reduce fraud risk and mitigate losses
- Improve loan and loan pool quality

Immediately knowing the true market value of a property equates to more time for other underwriting due diligence and faster loan closings

Interthinx proudly offers Clear VALUE[®] AVM for fast, accurate and configurable property valuation assessment for lenders and investors. Clear VALUE AVM is a **cascading automated decision support tool** that allows lenders to utilize the most appropriate valuation based on risk and factors dictated by company policies. Within seconds, Clear VALUE can deliver **extremely accurate subject property estimates** by way of proprietary technology that allows Clear VALUE to replicate the logic of an experienced loan underwriter. Your company's decision criteria and information hierarchy are integrated into the system ensuring a **"perfect-fit" AVM** for each residential property queried. Whether you are processing thousands of valuation requests per day or just a handful per week, all unique compliance requirements will automatically be met.

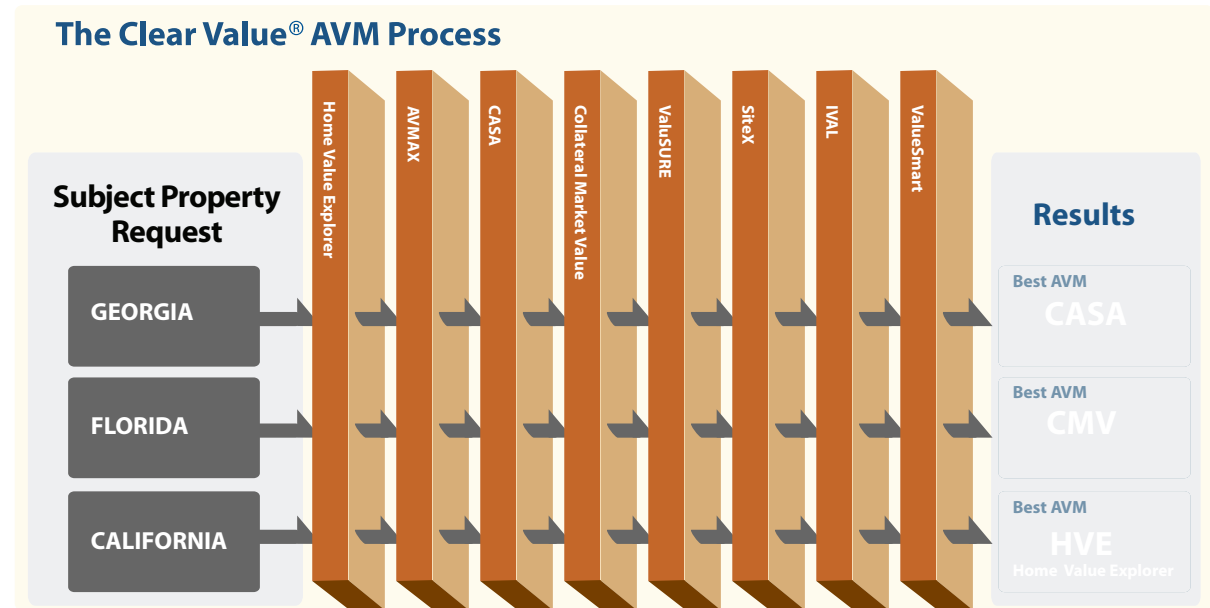
Clear VALUE allows lenders and investors to incorporate credit policies and risk factors such as geography or LTV for **accurate, economic and dynamic valuation results**. Additionally, results are derived from the combined potency and examination of the industry's most advanced AVM providers with an unbiased delivery and a near **90% hit rate**.

Notable Features

- Business rule customization and integration
- Hit rate of nearly 90%
- Automated decisioning ensures compliance with internal policies and assurance of the most cost effective AVM selection
- Product processed in seconds for a single loan or a loan pool
- Can be applied to pre-funding, post funding and to investment evaluation
- Easy to use and modifications can be made in real time
- Past queries archived for reference
- Nationwide availability

The Clear VALUE[®] AVM

Interthinx[®] will work closely with you to replicate your business rules in the Clear VALUE AVM system. Once replication is complete, the ordering process consists of basic data entry. With simple data on the borrower and property, automated decisioning goes to work via our web site or direct connection to you. Finally, Clear VALUE AVM delivery is available in numerous formats and can be received/retrieved by email, our web site, FTP and electronic interface.



Clear VALUE AVM ensures that you're using the most immediate, user-friendly, cost efficient and accurate collateral risk evaluation tool available for any loan application's specific set of circumstances.