



## Contact me to learn more today:



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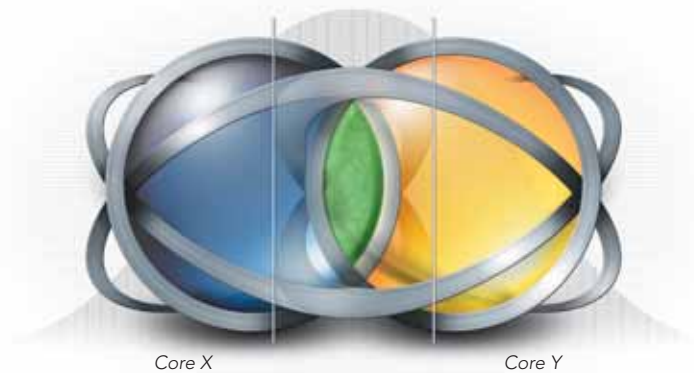
PASS®

### Revolutionary Automated Valuation

PASS® combines two independent valuation systems coupled with continuous blind testing to deliver greater accuracy and hit rate. The result is an AVM that outperforms traditional single source models.

Paired with the largest online property and ownership database in the nation, PASS uses a hedonic model that incorporates property characteristics that are combined with appraisal logic and price-time indexing to arrive at an accurate and reliable property valuation.

A patent-pending, proprietary process that uses two separate and independent valuation cores that are validated through blind testing to deliver industry-leading accuracy and hit rate. This neural scoring system enables the technology to sense and immediately adapt to changing market conditions.



*Fewer outlier values and a better distribution of error is the foundation of Dual-Core technology.*

### Rigorous Due Diligence

Based upon hundreds of thousands of observations of continuous blind testing, PASS incorporates a highly accurate neural scoring system that adapts to changing market conditions.

### Superior Coverage

PASS coverage includes over 800 counties. Our nationwide coverage extends to more than 97% of all U.S. transactions.

#### Additional Benefits

- > Nation's largest property and ownership database covering 99% of the U.S. population
- > Database updated daily
- > Objective second opinion in property valuations where additional due diligence is needed
- > View and print archived reports

*Achieve greater hit rate and accuracy with  
Dual-Core technology.*

## Features

- › Most recent purchase data, including purchase date and price, owner name, original loan amount and lender name
- › Public record information including APN, tax assessment data, last recorded sale date, as well property characteristics such as living area, number of bedrooms, baths, stories and year built
- › Subject's most probable selling price (market value) as well as the highest and lowest reasonable price
- › Three to six comparable properties within the immediate vicinity with key property information
- › Area price trends

## Delivery Options:

Get the information you need, in exactly the format you need it with a variety of flexible delivery options:

- › RealQuest® and Vector™ HTML
- › Connect2Data™ XML
- › FTP

## Customer Support

Customer and technical support is available through Client Services, Monday through Friday, 6 a.m. to 5 p.m. PT.

**AVM Street Map**  
For Property Located At  
123 MAIN STREET, ANYTOWN, USA 12345-0034

**Neighborhood Sales for**  
123 MAIN STREET  
ANYTOWN, USA 12345-0034  
The following properties are recently reported sales found in the immediate vicinity of the subject property. These properties, and others, are believed to be full value transfers or may represent an estimate of sale.

Sale 1 - 925 BILLIARD AVE, ANYTOWN, USA 12345 (Radius: 0.4 miles)

Sale Date	05/31/2005	APN	14014900XXXX	Assessed	\$93,900
Sale Price	\$229,000	Owner	SMITH BEN	A/C	
Loan Amount	\$183,200	Year Built	1920	Pool	
Prior Sale Date	04/15/2005	Rooms	6 / 2 / 1.0	Fireplace	
Prior Sale Price	\$158,000	Living Area (sf)	1,210	Parking	
		Lot Area (sf)	8,350	Stories	1

Sale 2 - 6767 WINDY WAY, ANYTOWN, USA 12345 (Radius: 0.45 miles)

**RealQuest.com**

This data set was prepared on 02/22/2006 as electronic file number 1100XXXX.

123 MAIN STREET  
ANYTOWN, USA 12345-0034  
Owner: BALL LUCY B County: ANY COUNTY

Value	\$263,000	Confidence	69
Highest Reasonable	\$288,000	Lowest Reasonable	\$249,000

This property is a SFR  
Success - Valuation successful.

**Reported Property Information**

Sale Date	09/17/2004	APN	140140000XXXX
Sale Price	\$245,000	Census Tract	41.00
Sale Code	Full	Year Built	1920
Loan Amount	\$220,500	Living Area (sf)	1,288
Prior Sale Date	05/21/2003	Lot Area (sf)	8,500
Prior Sale Price	\$145,000	Total Rooms	6
Prior Sale Code	Full	Bedrooms	2
Assessed Date	2004	Baths	1.0
Assessor's Value	\$90,800	Stories	1
Assessor's Land Value	\$28,700	A/C	
Assessor's Improvement Value	\$62,100	Pool	

## Reliable data and analytics

Our database is updated daily with the latest information you need such as comparable sales, property valuations, household demographics, neighborhood analyses, school information, crime records, flood data, appraisal data and other proprietary and supplemental information.

We provide the most innovative, powerful and comprehensive set of mortgage risk management and fraud detection tools in the marketplace today. Our technology enables our clients to increase profitability and loan quality by making more informed lending and investment decisions. Financial institutions throughout the United States utilize our suite of tools to streamline their workflow and mitigate losses.

To learn more about PASS, call 866.945.4200 or visit [everestland.com](http://everestland.com) today.

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