



Contact me to learn more today:

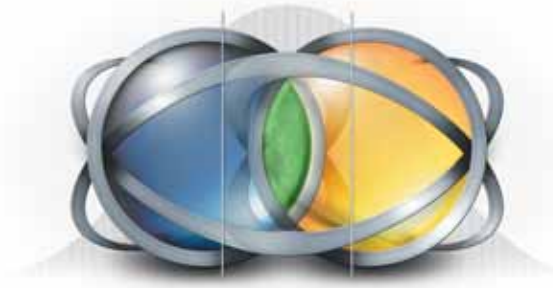


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VALUEPOINT®4

A Breakthrough in AVM Technology

Released more than a decade ago, ValuePoint®4 has continued to evolve as the automated valuation model (AVM) of choice. Newly released ValuePoint4 combines two independent valuation systems coupled with a continuous blind testing process to deliver greater accuracy and hit rate. The result is a next generation AVM that outperforms traditional single system models. The types of valuation methods contained in ValuePoint4 include: hedonic, repeat sales indexes and a patented neural net technology.



Core X

Core Y

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

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.

The most current and accurate real estate information

Property sales and financing transactions, tax ownership, assessment rolls and property characteristic data is updated daily. Get current sales comparable listings and access the latest tax assessment information on residential and non-residential properties across the U.S.

Rigorous Due Diligence

Based upon hundreds of thousands of observations of continuous blind testing, ValuePoint4 incorporates a highly accurate neural scoring system that adapts to changing market conditions.

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

Superior Coverage

ValuePoint4 coverage includes over 770 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
- > The most rigorous due diligence program ever created
- > Private-label capability
- > Database is updated daily
- > Fast portfolio batch processing
- > View and print archived reports

Features

- Combines site data from appraisers, site-verified property characteristics, historical appraised values from multiple sources and local MLS providers
- Supports OCC compliance
- Retro-valuation capability
- Flip indicators
- Verifies the ownership status of the subject property versus public records
- Valuation score directly correlates to accuracy

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.

The image displays two overlapping report screenshots. The top report is an 'Area Market Sales' report for 123 MAIN STREET, ANYTOWN, USA 12345-0034. It includes a map and a table of sales data:

Comp#	Address	Distance From Subject (miles)
1	426 INFINITY SW, ANYTOWN, USA 12345-0034	0.29

The bottom report is a 'ValuePoint4 Report' for the same address, showing a valuation result of \$247,000 and various property details:

Category	Value
Estimated Value	\$247,000
Estimated Value Range	\$240,000 - \$255,000
Value As Of	02/22/2006
Processed Date	02/22/2006
Score	83
Comment	VP4 Valuation Successful

Additional details include: Last Market Sale Price: \$245,000 (09/17/2004), Prior Sale Price: \$230,000 (02/13/2002), Seller Name: BROWN SALLY, and Property Information: Living Area: 1,288, Total Rooms: 6, Bedrooms: 2, Bath(F/H): 1/1, Pool: 1.00, Assessed Value: \$110,100, Land Value: \$28,700.

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 ValuePoint4, call 866.945.4200 or visit everestland.com today.

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