

# LandSafe ValueFinder

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**Property valuations  
without the wait.**





**Get ready to receive property valuations instantly.**

At LandSafe®, we've combined superior customer service with the latest technological advances to provide you with our state-of-the-art automated valuation product (AVM), ValueFinder<sup>SM</sup>. If you need immediate collateral assessment for credit risk-based underwriting, stronger quality control, fraud detection or portfolio analysis tools, think ValueFinder. Add to that our automated fraud detection capabilities, experienced technical and appraiser support and you have complete AVM capability.

## What is ValueFinder?

ValueFinder is an advanced valuation engine designed to estimate market values of single unit residences within moments, featuring the ability to automatically detect fraudulent and high-risk loan applications. Developed according to lender-based business rules and through extensive product research, ValueFinder combines artificial intelligence, robust data files and powerful user control to serve as one of the premier AVM products available in today's marketplace.

## Technology that's automatic.

ValueFinder's innovative valuation technology combines adjustment and statistical modeling including regression and index models to automatically estimate market and confidence values. To reach these values, ValueFinder compares the most recent sales price and available information on the subject property to nearby comparable properties. Characteristics of the subject property and comparable properties are displayed to the extent available. For your convenience, values can be estimated for any reference date, past or present.

The adjustment model follows the practices of appraisers. It takes the known sales price of a set of comparables and adjusts it based on differences in the characteristics of the subject and the comparable properties. The average of the adjusted sales prices is the value.

The regression model performs a sophisticated multidimensional regression on comparable properties. It uses the characteristics as independent parameters and the regression function is used to model the value of the property.

The result of each model is verified against defined controls to confirm the value's validity. The value of the model with the lowest estimated uncertainty, which also satisfies the controls, is provided as the estimated market value.

## Detecting fraud and high-risk applications.

In addition to estimating market value, ValueFinder features a collection of models designed to detect fraudulent and high-risk loan applications. These models are based on patterns of information called "profiles" that analyze loan information, along with the characteristics and sales history of the subject property and comparables.

ValueFinder utilizes sophisticated models to review the number of flips, the potential for inflated value as compared to the statistical model of value and property types. The program also matches the borrower/seller name with the owner of record. ValueFinder automatically sends electronic messages to the requestor describing discrepancies that have been uncovered.

## Add speed and efficiency to your business.

We're ready to help improve your property valuation process by applying ValueFinder to your business needs. To ensure your complete satisfaction, we'll provide you with the highest level of quality and customer service. With LandSafe Appraisal by your side, the possibilities for your business are endless.

For more information about ValueFinder, call us toll-free at 1-877-LS-CLOSE or visit our Web site at [www.landsafe.com](http://www.landsafe.com)



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*A member of the LandSafe family of closing services*