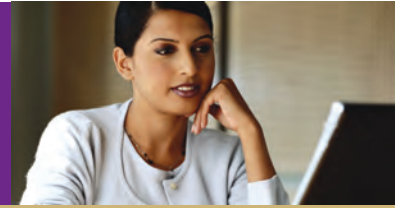


PROPERTY VALUATIONS WITHOUT THE WAIT

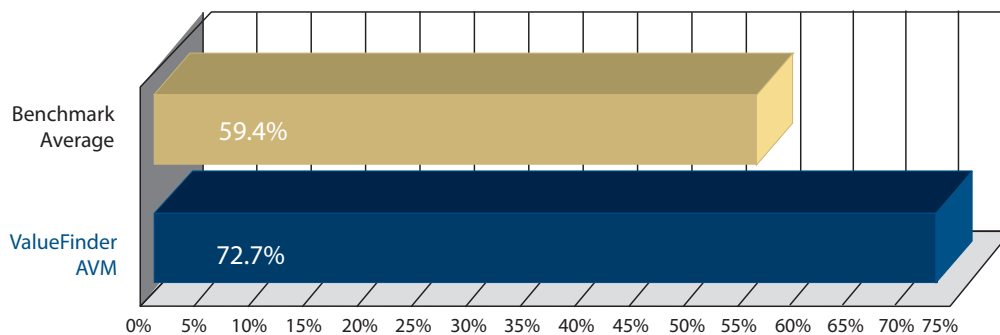


An Industry-Leading Valuation Model

The LandSafe ValueFinder Automated Valuation Model (AVM) achieved exceptional results in an independent study of the industry's top AVMs. AVMetrics, LLC, an AVM testing and auditing company, utilized in excess of 60,000 properties in a November 2008 National AVM Benchmark Test to produce results from 19 national and regional AVM vendors.

High Hit Rates

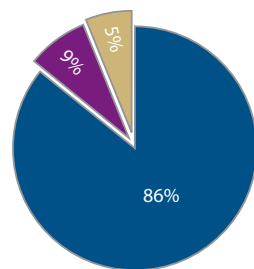
The AVMetrics Benchmark Test proved that ValueFinder AVM produces high hit rates without sacrificing accuracy. The ValueFinder AVM hit rate was more than 10 percentage points higher than the benchmark average. By combining ValueFinder AVM with our waterfall of industry-leading AVMs, significantly higher hit rates are achievable.



Reliable and Accurate Property Estimates

ValueFinder AVM finished first nationally in AVMetrics' test of overall performance based on a combined measurement of hit rate and accuracy. The test demonstrated that lenders can rely on ValueFinder property estimates with confidence.

ValueFinder Confidence Scores proved to be extremely reliable in predicting accurate values, allowing lenders to effectively manage risk decisions.



Confidence Score Frequency

- High Reliability: ≥ 76 Confidence Score
- Medium Reliability: 74 - 75 Confidence Score
- Low Reliability: ≤ 73 Confidence Score

86% of ValueFinder AVM valuations fall within the High Reliability Confidence Score Range

Use ValueFinder AVM for automated lending decisions and cost-effective quality control, and to realize material gains and valuable efficiencies.

CONTINUED

↳ **Powerful AVM Efficiencies**

- Pre-qualification of borrowers when combined with a credit report
- Loan origination valuations on certain Equity programs
- Cost-effective quality control for pre- and post-funding of loans
- Portfolio analysis and target marketing for refinancing or equity lending
- Bulk transaction pre-qualification and pricing

↳ **Robust, Interactive Features**

- Unrivaled data-rich reports, printable and storable in a PDF format
- Comprehensive list of matching comparables and recent sales
- Side-by-side comparison of selected properties
- Separate comparables page in an appraisal-like format
- Easy-to-use filter criteria and sorting features
- Interactive map displays subject and comparable properties
- One-click access to sales transaction history for both subject and comparable properties
- Public records analysis useful for fraud detection
- Effortless upgrade to a full appraisal, if necessary

With a high hit rate and low error rate, ValueFinder AVM delivers precisely what is needed in a valuation model to make accurate lending decisions. Order and access ValueFinder products electronically 24/7 through www.landsafe.com or through CLOUT™ located on the Bank of America Home Loans Correspondent Web site.

Contact LandSafe today for more information or to establish an account at 877-LS-CLOSE (572-5673) from 7:00 a.m. to 7:15 p.m. CT, Monday through Friday.



Customer Service
877-LS-CLOSE
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