

Meet the smartest AVM cascade in the room.

Imagine an AVM cascade that determines the most suitable AVMs to include (and in which order), for any subject property. Picture a cascade created from the most rigorously tested and evaluated AVMs. Envision a cascade that vets its AVMs using the freshest, cleanest uncontaminated data in the industry.

You're picturing the OptiVal[®] Cascade.

Billions of AVMs are used to value property every year—but due to a lack of understanding in the industry, the vast majority are exposing users to undue financial and compliance risks. The OptiVal Cascade is changing that. It is the easiest way to assure you're using AVMs responsibly.

Unlike other AVM cascades, the OptiVal Cascade is built using the highest quality data and most advanced analytics—a combination that places its performance leagues ahead of any other AVM product, bar none.

A "thinking" AVM cascade, the OptiVal Cascade adjusts based on each property's and each transaction's unique factors.

The OptiVal Cascade. The most suitable, accurate and compliant AVM cascade—every time.

FEATURE	OptiVal AVM cascade	Generic AVM cascade	Single AVM
IAG compliant	✓	?	✗
Independent AVM provider	✓	✗	N/A
Vetted & tested AVMs	✓	✗	✗
AVM partner cooperation	✓	✗	✗
Fresh, clean, uncontaminated data	✓	✗	✗

Unlike with other AVM products, it's virtually impossible to use the OptiVal Cascade irresponsibly.



According to **Appendix B of the Interagency Appraisal and Evaluation Guidelines**, models such as AVMs may be used in lieu of a traditional appraisal for subordinate loans valued at \$250,000 or less.

However, in such cases, the *Interagency Appraisal and Evaluation Guidelines* state that property condition must be addressed:

“An institution should consider performing an inspection to ascertain the actual physical condition of the property and market factors that affect its market value.

When an inspection is not performed, an institution should be able to demonstrate how these property and market factors were determined.”

The OptiVal AVM Cascade & The RealCondition Report

The complete, compliant home equity evaluation solution

Complying with the *Interagency Appraisal and Evaluation Guidelines* for home equity collateral evaluations has never been easier.

Simply request a RealCondition Report—an economical, objective condition report based on a physical visit to the property—when you order the OptiVal cascade. Not only will you have the world’s most accurate AVM cascade, you’ll also satisfy the Interagency Appraisal and Evaluation Guidelines’ stipulations for ascertaining the actual physical condition of the property.

To learn more, contact the valuation data and analytics experts at Platinum Data.

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