



OPTIVAL+

THE ULTIMATE SOLUTION
FOR HOME EQUITY VALUATION



FEATURES



START WITH THE BEST VALUATION MODEL

OptiVal+ starts with our industry-leading AVM cascade to determine a range of value. The OptiVal AVM Cascade uses advanced analytics and rigorous testing to rate and compare AVM quality, delivering only the one with the best data for your specific subject property.

This gives you better information and broader coverage than a single AVM while also mitigating risk, as our cascade meets all interagency guidelines for appraisal and evaluation. We will even support internal and external risk reviews!

Once our cascade has delivered the best AVM for your property (*in less than a minute*), local experts get boots on the ground, gathering photos and helping you avoid any surprises.



ADD THE CURRENT PROPERTY CONDITION

By mobilizing 30,500 highly trained and professionally certified inspectors and field reps across the United States, you have eyes on the property as well as the value range to help you set the appropriate ceiling for the equity loan. For those properties that are tricky, you can always upgrade to a full appraisal with a couple of clicks.

But why pay full appraisal prices 100% of the time, when they are only warranted 10% of the time?

Home equity lending is booming!

If you're considering offering home equity to your customers or if you already do, then you understand that these loans don't generally carry the same risk profile of a mortgage origination.

Why not choose a valuation solution that matches the risk in terms of scope and price?

BENEFITS OF OPTIVAL+

- More than 21 of the industry's biggest AVMs, tested and in a cascade that updates every 90 days
- Get a clear picture (*literally*) of current property condition faster than a full inspection
- Customizable risk profile
- We stand by our data so you'll never face an audit alone
- Easily ordered through your appraisal platform

...it's all here.

CONNECT

*OptiVal+ is fast, affordable, convenient and most importantly, compliant! Talk to your account manager or call **1.800.900.4954** to get started right with the ultimate solution for HELOC valuations.*

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