

RealView®: Automated QC System

Reduce appraisal review time by 60%

Accelerating the appraisal review process is critical to efficiency, and helps our AMC partners save significant time. RealView® is a revolutionary business rules engine that rapidly analyzes appraisals for compliance, completeness, and consistency using all the standard appraisal industry guidelines, plus our customized review rule set. RealView users report saving as much as 60% in review time and they drastically reduce the number of appraisal review errors. For more on RealView, visit www.MercuryVMP.com/realview.

Benefits:

- An easier quality control (QC) process loved by compliance personnel, investors and auditors
- Access to our customized rule set and more than 2500 business rules and USPAP guidelines, plus more data points from the appraisal are analyzed (more than 1300)
- Automatic appraiser license verification
- Insights on sale price movement, market risk and potential mortgage fraud detection

Mercury Network

1-800-434-7260

www.MercuryVMP.com/Realview

RealView Premium

RealView's premium service includes public records and closed listing information for more clarity on in the subject's market to assist in identifying the most suitable appraisal comps.

RealView® 18022 Norwood Oaks Dr, Spring, TX 77379
 Powered by Platinum Data | Platinum Ref: 5080359746031 | Report Date: 09/09/2016 | Borrower: Owen McCoy
 File Name: N/A | Form File: TT160303 | Client: 1602246692

Scoring Checklist Report Card Appraiser UCDP Comps

RealView® Scoring Guide Save to PDF Summary Report Norm Koenig

Quality 850 **Complexity** 848 **Value** 863+ **Findings** 0

Poor Fair Good Excellent
 Worst Best

Extreme High Moderate Low
 Under-valuation Risk High Mod Low

FINDINGS

- SUB402 Transaction type is a refinance and the borrower "Owen McCoy" is NOT the owner "Edgar Salazar" of public record.
- GOS409 Site value (\$32,000) appears lower than expected relative to the total value by Cost Approach (\$263,972).
- REC104 The subject appraised value (\$349,000) is not within 20% of the neighborhood predominant price (\$209,000).
- UAD999 One or more UAD findings are anticipated to trigger. Please refer to the UCDP section for details.
- SCA183 Use of multiple dated sales may indicate market risk.
- NBH110 Appraisal data for the neighborhood land uses may indicate property risk.
- FNM999 One or more Fannie Mae (CU) findings are anticipated to trigger. Please refer to the UCDP section for details.

RealView Score Comments (1) To comment on a finding above, click the pencil next to it.

Norm Koenig | Friday, September 9, 2016 3:58 PM PDT
 Transaction type is a refinance and the borrower "Owen McCoy" is NOT the owner "Edgar Salazar" of public record. (SUB102) I'm sure appraiser I cleared it to see the impact - it's substantial.

Appraisal Summary

Borrower	Owen McCoy	Appraised Value	\$349,000
Owner	Edgar Salazar	Contract Price	N/A
Occupancy	Owner	Predom Value (1-Unit Housing)	\$209,000
Lender	Mortgage Services	Low-High Value (1-Unit Housing)	\$120,000

Scoring Checklist Report Card Appraiser UCDP Comps

RealView® Scoring Guide Save to PDF Summary Report Norm Koenig

Platinum Comparables

2D 3D Road Aerial Bird's eye Labels

Legend: Appraisal Comp, Nearby Sale, Closed Listing, Questions? Read the FAQ

30 Sales Shown

Max Sales: 100, Max Radius: 100, Months Ago: 12

Map, DIST, ADDRESS, CITY, SALE PRICE, DATE, SELLER, BUYER, GLA, BOMA

	Subject	18022 Norwood Oaks Dr Spring, TX 77379	\$349,000 03/03/2016	N/A N/A	4265 473.1
1	6418 OAKMONT CREEK DR SPRING	\$320,625 12/01/2015	TRAN SPENCER	3,840 574.0	
2	19414 COUNTRYROAD DR SPRING	\$290,000 12/08/2015	GAGE BARTH	3,934 474.0	
3	6414 Amelia Springs Dr Spring	\$345,000 11/16/2015	N/A N/A	4118 473.1	
4	15210 CLIMBING BRANCH DR HOUSTON	\$337,500 12/02/2015	CHEEMA CHILLON	3,925 474.0	
5	16118 WIMBLEDON CHAMPIONS DR SPRING	\$ 09/01/2015	HULL ROBERTS	4,125 473.0	
6	6604 BINEY LINKS	\$347,000	KUMBERG	3,923	