

# RealView® Automated QC System

Reduce appraisal review time by 60%

RealView® is a revolutionary appraisal review tool that dramatically reduces the time it takes to review an appraisal by highlighting the issues with laser focus. With RealView, you can rapidly analyze appraisals for completeness and consistency, and even use your own rule set. Save hours in review and accelerate your revision cycles with RealView.

This innovative, configurable and highly sophisticated platform significantly enhances appraisal quality control. RealView empowers mortgage lenders, servicers, AMCs, credit unions, banks, MI companies, and third party due diligence entities to thoroughly and consistently review appraisals. Users save as much as 60% in review time and drastically reduce the amount of appraisal review errors.

- A consistent quality control (QC) process loved by compliance personnel, investors and auditors
- Higher quality appraisals with faster reviews, including a full audit trail, lowers your risk of collateral-based buybacks
- Comps and nearby sales are scored and ranked based on subject property similarities
- Uses Public Record and MLS data to put Subject Property in context of the surrounding community
- Interactive, dynamic, and highly configurable checklist specifically designed for company's appraisal review process

**Mercury Network**

1-800-434-7260

[www.MercuryVMP.com/RealView](http://www.MercuryVMP.com/RealView)

**RealView** 18022 Norwood Oaks Dr, Spring, TX 77379  
 Powered by Platinum Data | Platinum Ref: 5080359744031 | Report Date: 09/02/2016 | Borrower: Owen McCoy  
 File Name: N/A | Form File: TT160303 | Client: 4602246692

Scoring Checklist Report Card Appraiser UCDP Comps

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

Findings:

- SUB102 Transaction type is a refinance and the borrower "Owen McCoy" is NOT the owner "Edgar Salazar" of public record.
- GOS109 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 you as an appraiser 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**

30 Sales Shown

Max Sales: [Slider] +/- Sqft %: [Slider]  
 Max Radius: [Slider] +/- Lot Size %: [Slider]  
 Months Ago: [Slider] +/- Year Built: [Slider]

| MAP     | DIST | ADDRESS CITY                           | SALE PRICE DATE          | SELLER BUYER   | GLA BDBA     |
|---------|------|--|--------------------------|----------------|--------------|
| Subject |      | 18022 Norwood Oaks Dr Spring, TX 77379 | \$349,000 03/03/2016     | N/A N/A        | 4,255 47/3.1 |
| 1       | .76  | 6418 OAKMONT CREEK DR SPRING           | \$320,625 12/01/2015     | TRAM SPENCER   | 3,840 57/4.0 |
| 2       | 1.35 | 19414 COUNTRYROAD DR SPRING            | \$290,000 12/08/2015     | GAGE BARTH     | 3,934 47/4.0 |
| 3       | .79  | 6414 Amelia Springs Dr Spring          | \$345,000 6/10/16; 10/15 | N/A N/A        | 4,118 47/3.1 |
| 4       | 1.95 | 15210 CLIMBING BRANCH DR HOUSTON       | \$337,500 12/02/2015     | CHEEMA CHILLON | 3,925 47/3.0 |
| 5       | .51  | 16118 WIMBLETON CHAMPIONS DR SPRING    | \$ 09/01/2015            | HULL ROBERTS   | 4,125 47/3.0 |
| 6       | .44  | 4604 BINEY LINKS                       | \$347,000                | KUMBERG        | 3,623        |