

RealView® & RealView Bridge

Lower buyback risk and drastically reduce review time

RealView® is a revolutionary business rules engine that rapidly analyzes appraisals for compliance, completeness, and consistency versus appraisal industry guidelines and the client's customized appraisal review rule set.

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 18022 Norwood Oaks Dr, Spring, TX 77379
 Powered By Platinum Data | Platinum Ref: 5080259746031 | Report Date: 09/09/2016 | Borrower: Owen McCoy
 File Name: N/A | Form File: TT160303 | Client: 1602246692

Scoring Checklist Report Card Appraiser UCDP Comps

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

Sub-102 Transaction type is a refinance and the borrower "Owen McCoy" is NOT the owner "Edgar Salazar" of public record.

COS109 Site value (\$32,000) appears lower than expected relative to the total value by Cost Approach (\$363,972).

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 my appraiser. I cleared it to see the impact - it's substantial.

Appraisal Summary

Borrower: Owen McCoy | Appraised Value: \$349,000

Scoring Checklist Report Card Appraiser UCDP Comps

RealView | Scoring Guide | Save to PDF | Summary Report | Norm Koenig

Platinum Comparables

Legend: Appraisal Comp (Red), Nearby Sale (Green), Closed Listing (Blue), Questions? (Yellow), Read the FAQ (Purple)

95% 0 Excellent Matches | 80% 8 Good Matches | 60% 8 Fair Matches

30 Sales Shown | Show All 179 | Kcact

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	BUA
●	Subject	18022 Norwood Oaks Dr	Spring, TX 77379	\$349,000	03/03/2016	N/A	N/A	4255	4 / 3.1
1	0.76	6418 OAKMONT CREEK DR	SPRING	\$320,625	12/01/2015	TRAN	SPENCER	3,840	5 / 4.0
2	1.35	19414 COUNTRYROAD DR	SPRING	\$290,000	12/08/2015	GAGE	BARTH	3,934	4 / 4.0

REALVIEW BRIDGE

Reduce appraisal revisions

RealView Bridge lets you start your appraisal QC process before the report is even delivered. When the appraiser delivers the report, RealView Bridge runs a customizable set of rules on the appraisal and lists any issues.

This way, the appraiser can make changes or add comments before your QC team ever sees the report. By addressing key issues up front, you'll avoid the time-consuming back and forth of revision requests, making your QC process faster and more efficient.

START YOUR QC PROCESS BEFORE THE APPRAISAL IS EVEN DELIVERED.

Set your own rules

- You can use the same rules you already do in RealView
- Select which rules are hard stops - the appraiser must address them before delivery
- Rules can be simple warnings - no action necessary by the appraiser

Configurable for your workflow

- Enable globally to use it on every order
- Enable per Client Group for intelligent automation
- Enable or disable it per order at your discretion


See appraiser comments in your RealView report

- Appraiser's comments appear in the Appraisal Review Checklist, based on the ruleset used
- No new process to learn

Powered by RealView's revolutionary rules engine

Using RealView's rulesets, you can tune RealView Bridge to catch your most common issues before delivery.

		Ruleset Name	Display on RealView Order Page?
View	Edit	Condo	Yes, not selected
View	Edit	Contract	Yes, not selected
View	Edit	Core	Yes, selected
View	Edit	FHA	Yes, not selected
View	Edit	Manf Home	Yes, not selected
View	Edit	Master Stips	No
View	Edit	Multi Family	Yes, not selected
View	Edit	RealView Bridge	Yes, not selected
View	Edit	RV Bridge	Yes, not selected



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Enable RealView Bridge

LEARN MORE

Get started today - [see instructions here](#), call 1-800-434-7260 or, contact your account manager and we'll be happy to help.



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