



How ValuTech Cuts Appraisal Turnaround Time in Half (while improving accuracy)

Frustrated with slow, inaccurate appraisals that delay the lending process, hinder business efficiency and reduce customer satisfaction?

The average appraisal takes 6-8 hours to complete and 6-7 days to deliver. Why?

Because traditional appraisers use a low-tech, fragmented, go-solo process.

ValuTech has developed

- 1) New Tech
- 2) A streamlined process
- 3) Deep market expertise to deliver accurate valuations in less than half the time.



Close more loans



Save Time



Happier Customers



Happier Employees



Smoother Process

The Data

ValuTech appraisals start with complete, accurate data engineered for valuations.

No single public source contains all the data an appraiser needs to assess a property's value accurately, so we created our own database. It stores every property in San Diego County and is refined and updated daily with over 4,000 new data points to create a single source of complete, real-time data.

Old Way

- **Incomplete, Inaccurate, not standardized**
- No single comprehensive source
- Manually gathered from multiple unrelated sources
- Key property characteristics missing (data requires manual enhancement)
- Inaccurate data requires correction and verification
(33% of public record is inaccurate)*
- Biased and incomplete MLS data (used for sales, not authoritative).
- Analytics not reliable
- Nothing retained for future use



Of public record real estate data is inaccurate

ValuTech Way

- ✓ **Complete, Enriched, Standardized data**
- ✓ Private, comprehensive, accurate database
- ✓ Instant data syncs
- ✓ Enriched with key attributes for valuation
(88 critical key fields)*
- ✓ Validated and corrected via multiple sources

- ✓ Objective assessment of property attributes

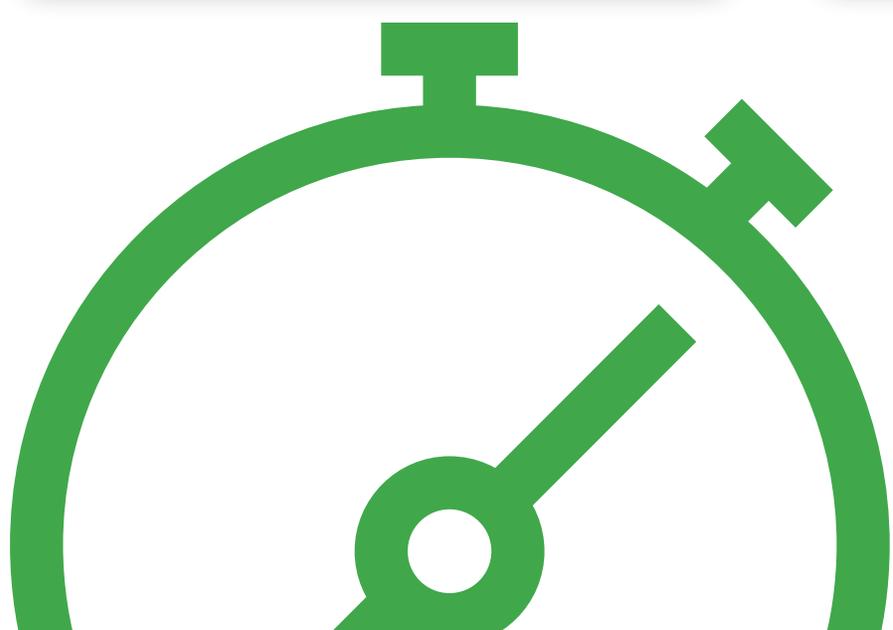
- ✓ Standardized for statistical analysis
- ✓ Retained and continuously reutilized



There are 88 property attributes and data points used for comparison. Only 49 come from existing data sources--the appraiser gathers the other 39 and verifies all 88.

- 45 minutes

Instant access to refined, accurate data and research saves 45 minutes on average per report





Over
4,000
data points
are imported daily



600,000+
properties
are valued every month

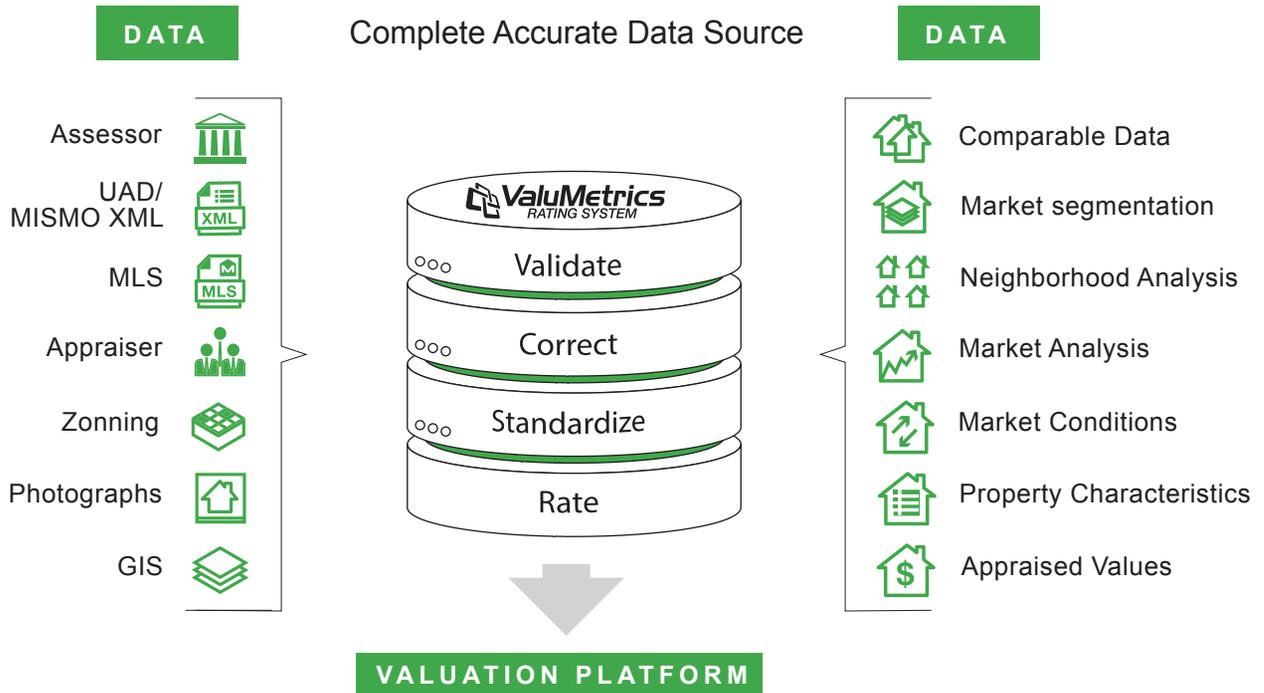
Contains
EVERY
property
in San Diego County



Contains over
3 Million
photos



ValuTech's enriched data empowers automation and analytics
which isn't possible with existing sources or through a manual process.



The Tech

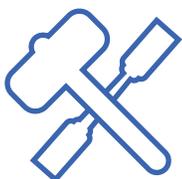
Our valuation platform is like TurboTax for appraisers. Our tech syncs instantly, supports mobile data collection, automates robust data analysis and performs valuation modeling—all of which leads to consistent, reliable results.

We replicate and automate foundational steps in the valuation process to reduce manual dependencies, provide deeper analytics and accelerate the process.

Old Way

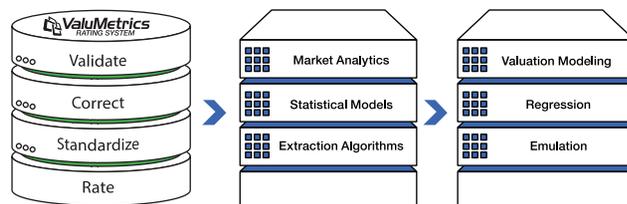
- **Manual, fragmented, cumbersome**
- Relies on tools built for other purposes
- Limited stats and analytics
- Requires time-consuming manual manipulation
- Limited quantification and support

- Based on experience and judgement
- No test of accuracy
- Created for each valuation



ValuTech Way

- ✓ **Automated, standardized, efficient**
- ✓ Appraiser configured system
- ✓ Robust analysis of multiple market metrics
- ✓ Instantaneous results via multiple statistical routines
- ✓ Extraction algorithms provide statistical support via multiple methods
- ✓ Quantifiable results and support
- ✓ Valuation models back-test results
- ✓ **Continuously updated and re-utilized**



ValuTech appraisers put standardized data through advanced statistical analyses and valuation models to reduce manual effort and improve accuracy.

- 1.15 hours

Automation and analytics reduce report development time by 1.15 hours on average per report

The Process

We use a standardized process for accuracy, consistency and efficiency.

Most appraisers waste a tremendous amount of time starting each appraisal from scratch and manually inputting data into reports. ValuTech appraisers leverage a perpetual valuation approach that continuously monitors markets, automatically produces analytics and populates data so they can focus on valuation-critical tasks.

Old Way

- ***Decades-old process in which appraisers start from scratch and manually complete one-off appraisals after 6-7 day delay***
- Starts researching property & comps
- Manually gathers and collects data
- Manually analyzes data & market
- Manually extract and apply adjustments
- Ad-hoc process with no standardization
- Manually inputs data into reporting system

- Reconciles and reviews report



ValuTech Way

- ✓ ***Appraisers leverage standardized, technology-assisted process to complete accurate appraisals in 1-2 days***
- ✓ Platform analyzes subject, comps & market
- ✓ Mobile application collects and syncs data
- ✓ Algorithms produce instant analytics
- ✓ Multiple valuation models provide adjustments
- ✓ Stepwise process ensures consistency
- ✓ Data are automatically uploaded into reporting system
- ✓ Appraiser reconciles and reviews report



Our cloud-based mobile friendly interface allows appraisers to focus on the finish line: fast, accurate, objective valuations.

- 1.15 hours

Leveraging a technology-driven process reduced report development time by 1.5 hours on average

The Expertise

Our appraisers specialize in specific markets for deep expertise.

The only thing more important than advanced technology is how much expertise an appraiser has with a specific neighborhood. Our process develops deep market knowledge and optimizes their expertise.

Old Way

- **Appraiser covers entire county & doesn't develop true market expertise**
- Appraisers spend half the day driving from job to job and collecting data
- They may only do an appraisal in some neighborhoods once a year
- They're too spread out to develop expertise or gain efficiencies in any one area
- Need to invest time to study the market, select the right comps and produce an accurate value



ValuTech Way

- ✓ **Appraiser is assigned to specific neighborhoods and develops deep market expertise**
- ✓ They spend less time driving, collecting data and verifying research
- ✓ They appraise houses, analyze comps and conduct research in their markets every day
- ✓ They are experts in their neighborhoods and continuously reuse prior research
- ✓ They understand the dynamics of their markets, know the comps, are intimate with values and efficiently apply this knowledge

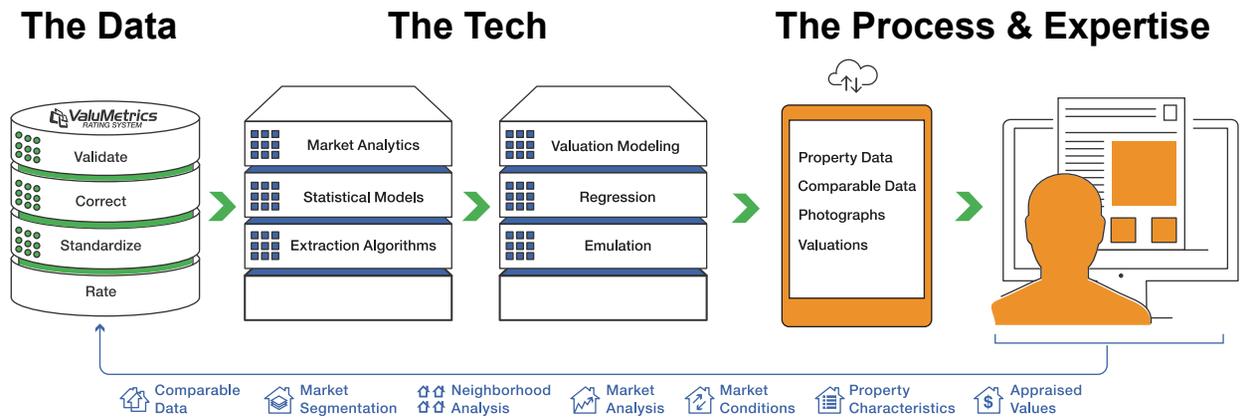


- 1 hour

Honing appraiser expertise and optimizing their time and reduces average report time by 1 hour, producing more trust-worthy results



The Difference



ValuTech cuts appraisal turnaround times in half, increases accuracy and improves the customer experience.

Old Way

ValuTech Way

6-7 Days	Turnaround Times	1-3 Days
No	Data is Standardized of Valuations	Yes
No	Statistical Analysis is Database-driven	Yes
No	Employs Valuation Modeling	Yes
No	Automated High-Tech Process	Yes
Low	Neighborhood Level Expertise	High
Low	Optimized for Efficiency	High

For decades, appraisers have been using the same inefficient, antiquated processes... cobbling together data and research... taking a week to do what can be done in a day.

NO MORE

Now lenders can receive the kind of fast, reliable valuations that create happy, satisfied customers.

Your customers deserve better than a 1980's appraisal.

Switch to

ValuTech
VALUATION TECHNOLOGY

and give them 2020 results.

