

# Nationwide Real Estate Valuations

## through Encompass® by ICE Mortgage Technology™

From traditional appraisals to alternative valuations, Clear Capital provides a wide range of high-quality products that provide reliable results when you need them the most.

### Traditional Appraisal

A traditional appraisal completed by an appraiser from Clear Capital's national appraisal management company (AMC).

### Hybrid Appraisal\*

A bifurcated appraisal that is GSE-compliant up to 50% faster than a traditional appraisal for purchase and refinance home loans.

### Desktop Appraisal\*

A Desktop Appraisal that provides a reliable valuation for a GSE 1004 Desktop or 70D appraisal for purchase home loans.

### Universal Data Collection (UDC)\*

An efficient property data gathering service that delivers GSE data standards in support of inspection-based appraisal waivers and hybrid appraisals.

### Collateral Desktop Analysis (CDA®)

A USPAP-compliant desktop review and analysis of the origination appraisal delivered with fast turnaround times.

### Completion Report\*

A property data gathering service to verify if property repairs or alterations for property eligibility have been completed for inspection-based appraisal waivers.

### Broker Price Opinion (BPO)

Morningstar's top-rated (MOR RV1) BPO, which employs three quality assurance layers, including two tech-driven assessments and a final human review.

### Value Reconciliations\*

Clear and uniform value reconciliation report completed by a specialized network of review appraisers that includes detailed appraiser commentary.

### Residential Evaluation

IAEG-compliant valuation report for residential loans less than \$400,000, including HELOCs and loan modifications. *Not available in all states.*

### Property Condition Inspection (PCI)

Local real estate broker/agent external and/or internal condition report of a residential or commercial property.

### ClearAVM™

One of the industry's best lending-grade automated valuation models designed for situations that require highly-precise results.

### Property Disaster Inspection (PDI)\*

External condition report of a residential or commercial property following a natural disaster.

*\*Available through Encompass in April 2023*

## About Clear Capital

Clear Capital was founded with the core belief that making our customers successful opens the door to impact the mortgage industry for the benefit of all.

Since 2001, our willingness to adapt to changing industry needs, customer goals, and evolving technology has allowed us to become a leader in property valuation management and data solutions for the entire loan lifecycle. We provide technology platforms that speed up loan decisions, analytics that gives real-time insight into the real estate market, and valuation management solutions that provide professional expertise on residential and commercial properties condition, quality, and value.

## Clear Capital by the Numbers



**1 of 5**

Top national AMCs



**3+ billion**

property data records  
spanning 50+ years



**20,000+**

Real estate experts  
nationwide



**6+ million**

Valuation transactions  
per month

## Our Partnership with ICE Mortgage Technology™

The partnership between Clear Capital and ICE Mortgage Technology started in March 2019, enabling Encompass® by ICE Mortgage Technology users direct access to our traditional and modern property valuation tools.

Through Encompass Partner Connect™ 2.0, we provide a competitive edge for Encompass users with easy ordering and integrated management of the valuation process. We eliminate the need for lenders to click numerous buttons and reduce costs while improving efficiency. Documents are easily managed in eFolders, and real-time data sync subscriptions keep lenders up to date.

With ICE Mortgage Technology as a strategic partner, we are making it simple for lenders to streamline the valuation process and adopt appraisal modernization and waiver programs. All of which will reduce time, cost and improve the home-buying experience.

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