

# Traditional Appraisal Services



## Accurate Property Appraisals on Time, Every Time

As a lender, you need to offer your borrowers reliable, accurate appraisals at competitive prices as part of a timely and streamlined process. With Fiserv Lending Solutions traditional appraisal services, you are guaranteed a completed appraisal on or before your deadline.

Fiserv Lending Solutions offers a comprehensive array of residential appraisal services. More detailed narrative appraisals can be prepared to address complex properties or to accommodate any other unique appraisal requirements. All of our appraisal services are easily customized to meet your underwriter's specifications. And, all of your requirements are incorporated and verified for compliance with quality standards prior to delivery.

### Benefits:

#### Guaranteed Satisfaction

With our state of the art platform and web site, you will stay fully informed throughout the entire process and completion - freeing you from the burdens of tracking, managing special requirements and quality control.

#### Commitment to Standards

Our appraisers strictly adhere to the guidelines set forth by FNMA/FHLMC, FHAVA, FIRREA and as mandated by each state, as well as Fiserv Lending Solutions qualifications and standards. Fiserv Lending Solutions requires a multi-point checklist on initial reports and a full desktop review of a percentage of all reports in the Fiserv Lending Solutions portfolio. A complete field review is performed on a portion of these reports to determine quality, as required for all federally regulated institutions.

#### Alternatives to Complement Our Traditional Services

For lenders seeking to reduce the time and cost in lower risk loan decisions, we offer Automated Valuations Models (AVMs). Our product set goes beyond traditional appraisals and AVMs by adding unique solutions built to leverage the speed and local market knowledge of realtors with our Eval and BPO product sets. And if you require added protection, we offer ValuGuard<sup>SM</sup> Value Insurance with all our valuation products to mitigate the risk that the valuation is overstated.

Loan Origination Systems

Customer Care

#### **Valuation Services**

Credit Services

Title Services

Mortgage Services

Closing and Settlement Services

Portfolio Services

Loan Servicing Systems

Default Management

Lender Risk Management