

RealView®: Automated QC System

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

P | PLATINUM
data solutions
a Mercury Network company

1-800-434-7260
www.MercuryVMP.com

RealView® 18022 Norwood Oaks Dr, Spring, TX 77379
Platinum Ref: 508059740031 Report Date: 09/09/2016 Borrower: Dawn McCoy
File Name: N/A Form File: TT193203 Client: 1002240692

Quality: 850 Complexity: 848 Value: 863+

Findings

- SUB102 Transaction type is a reference and the borrower "Dawn McCoy" is NOT the owner "Edgar Salazar" of public record.
- COB109 Site value (\$37,000) appears more than expected relative to the full value by Cost Approach (\$61,672)
- 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.
- FNM509 One or more Fannie Mae (CU) findings are anticipated to trigger. Please refer to the UCDP section for details.

Appraisal Summary

Borrower	Dawn McCoy	Appraised Value	\$349,000
Owner	Edgar Salazar	Contract Price	N/A
Occupancy	Owner	Predom Value (1-Unit Housing)	\$209,000
		Low/High Value (1-Unit Housing)	\$120,000 / \$312,000

Platinum Comparables

30 Sales Shown

Subject	Address	City	Sale Price	Date	Seller	Buyer	GLA
Subject	18022 Norwood Oaks Dr	Spring, TX 77379	\$349,000	03/03/2016	N/A	N/A	4255
75	6418 CARMONT CREEK DR	SPRING	\$320,625	12/01/2015	TRAN	SPENCER	3,840
72	19414 COUNTRY ROAD DR	SPRING	\$290,000	12/08/2015	GAGE	BARTH	3,934
79	6414 Amelia Springs Dr	Spring	\$348,000	8/11/15, c10/15	N/A	N/A	4118
86	15210 CLIMBING BRANCH DR	HOUSTON	\$337,500	12/02/2015	CHEEMA	CHILLON	3,926
81	16118 WIMBLETON CHAMPIONS DR	SPRING	\$	09/01/2015	MULL	ROBERTS	4,126