



AVM

Automated Valuation Model

Eliminate the Appraisal Headaches & Mitigate Potential Buybacks

Get fast, accurate, statistically valid results to help you objectively verify the value of the collateral. Automated Valuation Models (AVM) deliver access to an extensive database of property records, enabling you to lend with confidence - while reducing the risk of fraud and decreasing the stress and costs associated with manual valuation or full appraisal.

Fast, Accurate Assessment

Post-closing AVMs ensure that the home's sale price was not influenced. Using modern lending technology, AVMs evaluate comparable sales, property attributes, tax assessments, and pricing trends.

Streamline Post-Closing

Increase the accuracy and validity of your appraisal process. AVMs provide detailed local, regional, and national information to provide valuations within seconds.

Mitigate Loss & Unnecessary Expense

Minimize risk of default or repurchase requests by instantly assessing a multitude of risks associated with the mortgage application, including borrower, employer, property, and loan participants.

Increase Flexibility

Various AVM options provide you the flexibility to select the product that works for your lending operations and unique situation.

PASS

This automated AVM rapidly analyzes details about a home and selects the most appropriate calculation model. Reports indicate the probable accuracy of the AVM and estimate the property value.

Home Price Analyzer (HPA)

A hybrid AVM with an extensive database that uses multiple, independent statistical methods. HPA is known throughout the industry for generating immediate and reliable residential property valuations.

Freddie Mac's Home Value Explorer (HVE)

Offers the most extensive coverage with its vast database property records backed by a unique proprietary algorithm that blends multiple model estimates. HVE generates a property estimate within seconds and consistently performs at the top in terms of coverage, accuracy, and reliability.

More Than Just a Score

At Certified Credit, we deliver more than just a score. We provide industry-leading information and analytics with the expertise and technology you can rely on to fuel your business.

Get in Touch



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