







Build precise risk perspective with Periodic Portfolio Valuation

Over time your loan portfolio is exposed to ongoing risk factors including, market volatility, changes in local economic conditions and fluctuating interest rates. These factors can influence the value of properties in your portfolio, yet often, their impacts are imperceptible until they reach critical mass. Current Interagency Appraisal and Evaluation Guidelines require annual updates on collateral value to ensure timely and sufficient information is available to support current market values of collateral in a portfolio. Given the diversity of most real estate loan portfolios, an annual evaluation may not be enough to uncover microeconomic deviations and specific market shifts that could significantly impact portfolio performance. How can your business proactively evaluate your portfolio to maintain compliance and avoid unnecessary exposure to collateral risk?



AUTOMATE PORTFOLIO RISK ASSESSMENT

LexisNexis® Risk Solutions can help your business increase visibility across your portfolio without interrupting your core business operations. We deliver seamless and cost-effective access to automated valuation products from Collateral Analytics® to support periodic portfolio valuation. Consistently ranked among the industry's top providers for hit rates and accuracy, these automated valuation models enable your business quickly ascertain the current market values of properties within your portfolio to help:

-  • Identify any significant changes
-  • Access high and low value of a neighborhood, confidence score and last known sales price
-  • Gain current perspective with the combination of public records and local market data
-  • Support ongoing compliance efforts

Collateral Analytics' Automated Valuation Models (AVMs) allow your business to perform more precise portfolio risk assessment by providing access to valuations on more properties. By combining the industry's broadest coverage of properties with exact, local and current property values, these AVMs considerably extend your perspective into portfolio performance and help pinpoint collateral value risk exposure so your business can proactively react.



AVOID DECLINES IN PORTFOLIO PERFORMANCE

Today's real estate market often presents the pretense of predictability when in reality, any amount of unpredictability can quickly unravel portfolio performance. Periodic portfolio valuation enables your business to easily understand current market conditions and proactively uncover unique, isolated market factors that can introduce unwanted risk into your portfolio. With Collateral Analytics automated valuation models your business can access comprehensive coverage of property values and localized and recent market insights to support more confident portfolio evaluations and well-informed risk decisions. Pinpoint exposure to collateral risk before it impacts your portfolio with LexisNexis® Risk Solutions.

Learn more about how we can help you
streamline portfolio valuation.

For more information,
visit risk.lexisnexis.com/real-estate
or call 866.277.8407.



About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta USA, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group, a global provider of information and analytics for professional and business customers across industries. For more information, please visit risk.lexisnexis.com.

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