



Automate real estate decisions with expansive analytics and intelligent AVM technology

LexisNexis® now offers automated valuation products from Collateral Analytics™

In today's real estate market, timing is everything. Building a profitable portfolio depends on your ability to expedite critical decisions. Protecting your business from risk and noncompliance depends on streamlined access to accurate information.

LexisNexis® Risk Solutions now offers automated valuation model (AVM) tools and analytic solutions from Collateral Analytics to help your business accelerate well-informed decisions across the real estate lifecycle.

Power informed decisions with precise real estate insights

LexisNexis provides seamless access to the full suite of Collateral Analytics AVM tools and analytic products. Collateral Analytics delivers the most robust and recent home property and price information available in the marketplace, combined with valuations for more than 95 percent of the US real estate market.

Collateral Analytics offers a host of intelligent and easy-to-interpret solutions, specifically designed to help your business:

- Automate decisioning at any point in the real estate lifecycle
- Understand current, and comprehensive, market conditions
- Identify areas of mortgage risk
- Broaden perspective into your portfolio's performance
- Support ongoing compliance efforts

With Collateral Analytics your business can access fast, reliable and cost effective residential property valuations and maximum insight into the current status of the nationwide real estate market.

Expedite critical decisions with expansive valuation insights

Collateral Analytics delivers a wide array of AVM products and solutions designed to help meet specific business requirements.



Automated Valuation Models



CA Value AVM™ CA Value AVM is a state-of-the-art fully automated residential property valuation product for both current and retrospective values. It can be used during every step of the lending or property valuation process, from origination, underwriting and quality control to servicing, portfolio review and default management. Retrospective and Distressed versions available.

CA Value Express AVM™ CA Value Express AVM is a condensed version of CA Value AVM that produces a value, confidence score, high and low value range and last known sale price and date of the subject property. Typically, CA Value Express AVM is used for portfolio reviews when a full AVM report is not necessary. Retrospective and Distressed versions available.

CA Interactive AVM™ The CA Interactive AVM is a powerful extension of CA Value AVM with a number of additional features so the user can interact in real-time with the data to refine the estimated value. It was designed for the expert user, such as a desktop appraiser or a real estate broker, to take advantage of AVM technology but still apply special knowledge of the subject property and surrounding neighborhood comparables. Retrospective and Distressed versions available.

Collateral Analytics automated valuation models are used by major lenders, GSEs, appraisers, investment banks and Realtors across the country.

CA Value AVM
2370 AVENEL CT OLDSMAR FL 34677
Estimated Value: \$95,000
High: \$30,700 Low: \$168,300 Confidence Score: 94 PSD: 0.06

Property Address	Property Type	Single Family (SPF)	Units	Build #	Year Built	Year 1	Year 2
2370 AVENEL CT	SPF	1	1	102	2014	2014	2014

CA Value Interactive AVM
2370 AVENEL CT OLDSMAR FL 34677
Estimated Value: \$95,000
High: \$30,700 Low: \$168,300 Confidence Score: 92 PSD: 0.08

Property Address	Property Type	Single Family (SPF)	Units	Build #	Year Built	Year 1	Year 2
2370 AVENEL CT	SPF	1	1	102	2014	2014	2014

Real Estate Market Analytics



CA Neighborhood Value Range AVM™ The CA Neighborhood Value Range AVM is an extension of the CA Value AVM and provides on a current or retrospective basis the most comprehensive market data and comparables information available for a valuation product in the real estate industry today. Retrospective and Distressed versions available.

CA Market Condition™ The CA Market Condition (1004 MC) is a fully automated product to provide the market indicator data required in the Market Condition Addendum to the appraisal report. It is designed to enhance the transparency of the market trends and conditions conclusions made by the appraiser. The Market Conditions Addendum is required with all one-to four- unit property appraisals performed on or after April 1, 2009.

CA Complexity Profiler™ The CA Complexity Profiler analyzes the subject property characteristics and compares them to those of the surrounding neighborhood sales. The objective is to identify each property as being complex or non-complex, which will allow lenders and appraisers to predetermine the level of difficulty of appraising each property within seconds. The CA Complexity Profiler instantaneously provides the lender with an objective score to help determine if the appraisal fee should be adjusted based on the complexity of the property. The report also includes market-based indicators from the Market Condition Addendum in the standard 1004 Appraisal to provide further assistance.

CA Neighborhood Value Range™
 2214 EUCALYPTUS AVE ESCONDIDO CA 92029
 Neighborhood Value Range: \$290,000 to \$1,225,000
 Loan No: 1027429915
 Ref No: 1027429915
 Date: 02/24/2015

Property Information:
 Property Type: Single Family (SPF)
 Lot Area: 10,000 Sq Ft
 Lot Value: \$200,000
 Market Value: \$275,000

Market Statistics:
 Price per Sq Ft: \$27.50
 Days on Market: 12
 Months on Market: 12

CA 1004MC Report
 2370 AVENEL CT OLDSMAR FL 34677
 Neighborhood Value Range: \$180,000 to \$538,000
 Loan No: 12162015
 Ref No: 12162015
 Date: 12/16/2015

Property Information:
 Property Type: Single Family
 Lot Area: 10,000 Sq Ft
 Lot Value: \$180,000
 Market Value: \$250,000

Market Statistics:
 Price per Sq Ft: \$25.00
 Days on Market: 12
 Months on Market: 12

CA Complexity Profiler™
 2370 AVENEL CT OLDSMAR FL 34677
 Neighborhood Value Range: \$180,000 to \$538,000
 Loan No: 12162015
 Ref No: 12162015
 Date: 12/16/2015

Property Information:
 Property Type: Single Family
 Lot Area: 10,000 Sq Ft
 Lot Value: \$180,000
 Market Value: \$250,000

Market Statistics:
 Price per Sq Ft: \$25.00
 Days on Market: 12
 Months on Market: 12

Enhanced Property Information: Enhanced Property Information (EPI) provides listing details, current status of listings, interior and exterior photos, agent remarks and comprehensive property details. EPI is available as an add-on feature in many Collateral Analytics products to deliver a more in-depth property analysis.

Michael Saunders & Company
 2370 Avenel Ct Oldsmar, FL 34677
 Market Value: Price: \$250,000

Property Information:
 Address: 2370 Avenel Ct, Oldsmar, FL 34677
 Lot Area: 10,000 Sq Ft
 Lot Value: \$180,000
 Market Value: \$250,000

Market Statistics:
 Price per Sq Ft: \$25.00
 Days on Market: 12
 Months on Market: 12

Portfolio Review



CA Value Express AVM™ CA Value Express AVM is a condensed version of CA Value AVM which produces a value, confidence score, high and low value of the neighborhood and last known sales price and date of the subject property. Typically, CA Value Express AVM is used for portfolio reviews when a full AVM report is not necessary. Retrospective and Distressed versions available.

CA Value Range Express™ CA Value Range Express is your one source solution for property information, property value estimate, home owner data and surrounding neighborhood real estate analytics. This detailed report combines public record and local market data to provide a comprehensive summary for residential properties. Retrospective and Distressed versions available.

In today's market, maintaining current and accurate property values is an essential element of overall portfolio risk management strategy. Collateral Analytics' Portfolio Review Services provide seamless batch access to one-time or continuous updating delivered in user-friendly reports. These services help your business pinpoint up-to-date property values and movement so you can better understand the collateral risk associated with value changes in your portfolio. Available for retrospective or current valuations, these reports deliver a fast, accurate and economical solution that can be tailored to meet your specific business needs.

Risk Products



CA Risk Profiler™ CA Risk Profiler is used to determine the probable valuation risk of a BPO or appraisal. It is a very powerful and robust quality control tool which allows the user to quickly identify or flag potential issues regarding estimates of value and the supporting data provided by the appraiser or broker in determining that estimate. In addition, the Risk Profiler can be customized to a lender's specific valuation variance or underlying data thresholds and/or specific business rules. Retrospective and Distressed versions available.

Collateral Analytics provides analytical services to support banks, financial institutions, appraisal management companies, investors and GSEs in pursuit of achieving regulatory compliance and mitigating risk. Their collateral risk solutions leverage the benefit of using best in class analytics and AVM technology.

CA Risk Profiler		504 PALM AVE MARTINEZ CA 94553	
Vendor:	PNH10047(Purchase)	Valuation:	\$400,000
Risk Score (1 to 100):	8	Low:	Medium
Report Date:	06/17/2015	Loan ID:	
Tracking ID:			
Property Information			
Address:	504 PALM AVE	City:	MARTINEZ
State:	CA	Zip:	94553
County:	CONTRA COSTA	Parcel:	001-00181-A
APN:	001-00181-A	Legal:	001-00181-A
Year Built:	1978	Year Sold:	06/17/2015
Lot Area:	1,000	Lot Size:	0.0230
Property Type:	RES	Property Class:	RES
Property Subtype:	RES	Property Subclass:	RES
Property Use:	RES	Property Use Code:	RES
Property Status:	RES	Property Status Code:	RES
Property Condition:	RES	Property Condition Code:	RES
Property Risk:	RES	Property Risk Code:	RES
Property Value:	\$400,000	Property Value Code:	RES
Property Value Range:	\$350,000 - \$450,000	Property Value Range Code:	RES
Property Value Confidence:	8	Property Value Confidence Code:	RES
Property Value Variance:	12.5%	Property Value Variance Code:	RES
Property Value Variance Range:	10% - 15%	Property Value Variance Range Code:	RES
Property Value Variance Confidence:	8	Property Value Variance Confidence Code:	RES
Property Value Variance Variance:	1.5%	Property Value Variance Variance Code:	RES
Property Value Variance Variance Range:	1% - 2%	Property Value Variance Variance Range Code:	RES
Property Value Variance Variance Confidence:	8	Property Value Variance Variance Confidence Code:	RES
Property Value Variance Variance Variance:	0.5%	Property Value Variance Variance Variance Code:	RES
Property Value Variance Variance Variance Range:	0.3% - 0.7%	Property Value Variance Variance Variance Range Code:	RES
Property Value Variance Variance Variance Confidence:	8	Property Value Variance Variance Variance Confidence Code:	RES
Property Value Variance Variance Variance Variance:	0.1%	Property Value Variance Variance Variance Variance Code:	RES
Property Value Variance Variance Variance Variance Range:	0.05% - 0.15%	Property Value Variance Variance Variance Variance Range Code:	RES
Property Value Variance Variance Variance Variance Confidence:	8	Property Value Variance Variance Variance Variance Confidence Code:	RES
Property Value Variance Variance Variance Variance Variance:	0.05%	Property Value Variance Variance Variance Variance Variance Code:	RES
Property Value Variance Variance Variance Variance Variance Range:	0.02% - 0.08%	Property Value Variance Variance Variance Variance Variance Range Code:	RES
Property Value Variance Variance Variance Variance Variance Confidence:	8	Property Value Variance Variance Variance Variance Variance Confidence Code:	RES
Property Value Variance Variance Variance Variance Variance Variance:	0.01%	Property Value Variance Variance Variance Variance Variance Variance Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Range:	0.005% - 0.015%	Property Value Variance Variance Variance Variance Variance Variance Range Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Confidence:	8	Property Value Variance Variance Variance Variance Variance Variance Confidence Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance:	0.001%	Property Value Variance Variance Variance Variance Variance Variance Variance Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Range:	0.0005% - 0.0015%	Property Value Variance Variance Variance Variance Variance Variance Variance Range Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Confidence:	8	Property Value Variance Variance Variance Variance Variance Variance Variance Confidence Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Variance:	0.0001%	Property Value Variance Variance Variance Variance Variance Variance Variance Variance Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Variance Range:	0.00005% - 0.00015%	Property Value Variance Variance Variance Variance Variance Variance Variance Variance Range Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Variance Confidence:	8	Property Value Variance Variance Variance Variance Variance Variance Variance Variance Confidence Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Variance Variance:	0.00001%	Property Value Variance Variance Variance Variance Variance Variance Variance Variance Variance Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Variance Variance Range:	0.000005% - 0.000015%	Property Value Variance Variance Variance Variance Variance Variance Variance Variance Variance Range Code:	RES
Property Value Variance Variance Variance Variance Variance Variance Variance Variance Variance Confidence:	8	Property Value Variance Variance Variance Variance Variance Variance Variance Variance Variance Confidence Code:	RES

Profitable decisions start with proven analytics

At LexisNexis, we understand the importance of accurate decisioning information. We are pleased to offer the full suite of Collateral Analytics tools. We are confident these products will help strengthen strategic decisions, protect your business from risk and support profitable performance at every stage of the real estate lifecycle.

For more information:

Call 866.858.7246 or visit lexisnexis.com/risk/financial-services

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions (www.lexisnexis.com/risk/) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, Risk Solutions provides products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

About Collateral Analytics

Collateral Analytics (CA) develops analytic products and tools to support financial institutions, retail and institutional investors and real property capital market activities. Founded by Dr. Michael Sklarz, CA empowers its partners, investors and clients through cutting-edge technological innovation that provides greater and faster access to reliable information that professionals need to make critical decisions. CA is committed to building and delivering the most advanced and innovative AVM models, premiere collateral and mortgage risk tools and related products that incorporate CA's proprietary and sophisticated analytics to a wide range of real estate related databases.



The Collateral Analytics services are not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, the Collateral Analytics service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA.

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