



SPECIAL SECTION

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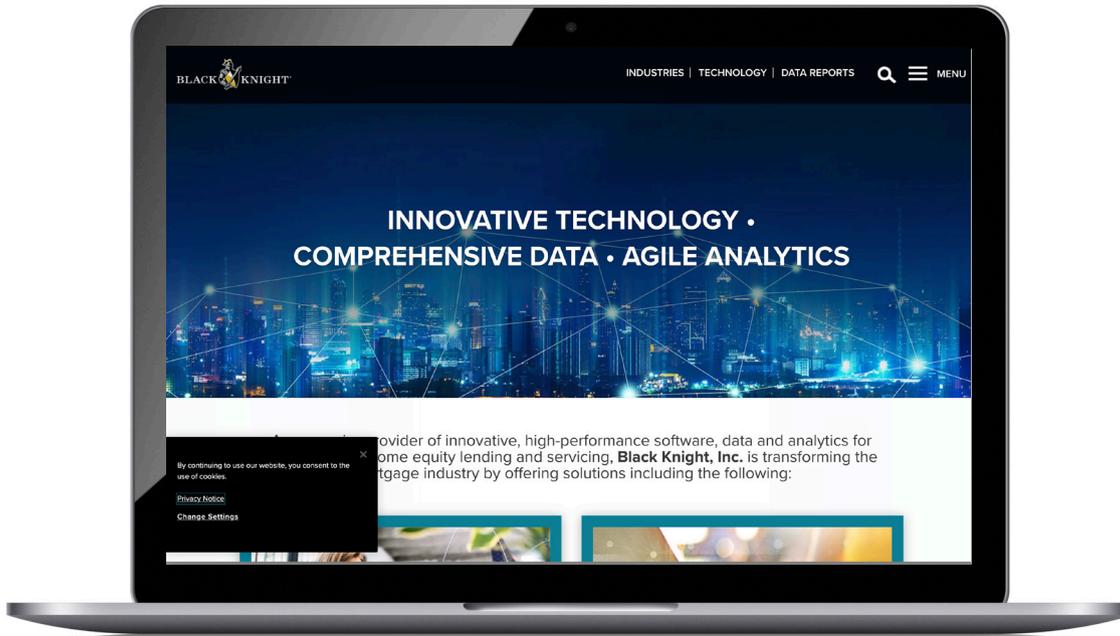
2021 BEST IN VALUATIONS PROVIDERS

Get to know the companies operating at the forefront of this important aspect of the housing and mortgage lifecycle.





BEST IN VALUATION PROVIDERS



Black Knight

➔ KEY PERSONNEL

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Chairman and CEO, Black Knight

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➔ COMPANY DESCRIPTION

Black Knight, Inc. (NYSE:BKI) is an award-winning software, data, and analytics leader that drives innovation in the mortgage lending, servicing, and real estate industries, as well as the capital and secondary markets. Businesses leverage our robust, integrated solutions to help them operate more efficiently, reduce costs, mitigate risk, and increase growth opportunities.

➔ BUSINESS LINES, PRODUCTS & SERVICES

Black Knight is the only company that offers end-to-end technology, data, and analytics across the entire real estate and mortgage life cycle, which enables us to take a unique, holistic view of clients' needs while staying on top of industry changes. As a result, Black Knight develops immediate and innovative solutions that address today's challenges and assist clients with evolving compliance requirements, reducing turn times, and keeping up with escalating origination volumes.

➔ TELL YOUR STORY

Black Knight offers a broad array of best-in-class valuation solutions, such as residential and commercial property AVMs and AVM cascades, tools to monitor price trends, modern appraisal solutions, home price indices, and more. Our valuations provide the robust, accurate, unbiased, and independent results clients expect, as well as exceptionally fast turnaround times—results are within seconds, not hours.

Lenders use our valuation solutions for numerous applications—from generating leads and verifying appraisal values for prefunding quality control—

to minimizing valuation costs during mortgage originations, determining a borrower's eligibility for a particular loan program, and much more.

Our valuation solutions leverage unparalleled data assets, including those we collect directly from county recorder offices across the U.S. By leveraging primary-sourced data, we're able to provide the most current information available and apply the highest level of quality control to each data record, resulting in more reliable property value estimates.

In addition, Black Knight's highly experienced economists, data scientists, and analysts deploy sophisticated methodologies and cutting-edge technologies to deliver the most modern, accurate, and intuitive valuation solutions.

One of the industry challenges Black Knight has sought to address is the vital need for appraisal modernization. As a result, we offer the REvolution SuiteSM, a highly innovative solution that provides lenders and appraisers with greater transparency, significant efficiencies, faster turn times, and cost reductions.

The power and capabilities of the REvolution Suite begin with SCOUTSM, a cloud-based application where users can collect on-site property-inspection information from a mobile device. Data and photos gathered in the app can then be seamlessly shared with an appraiser to conduct the appraisal or uploaded to CA REvealSM, our cutting-edge platform where appraisers easily access comprehensive public records and MLS data, and create dependable, defensible appraisal reports without having to leave the office.

The REvolution Suite integrates into a user's existing infrastructure via APIs and produces XML, JSON, or MISMO[®] data formats to meet client data delivery needs.

With the REvolution Suite, clients can quickly adapt to the rapid changes taking place in the valuation industry and complete the appraisal process digitally and remotely. The suite provides valuation professionals with a seamless appraisal process from property inspection to report delivery.

When a full desktop appraisal is not needed, Black Knight has a suite of industry-leading AVMs used by clients across the lending spectrum. These include express or full AVMs as well as an interactive AVM that lenders leverage for both loan origination and appraisal review. In addition, Black Knight offers a Property Condition AVM, which adjusts the predicted value of a home up or down based on its condition determined from the SCOUT mobile app or the extensive and specific property data Black Knight has access to.

Selecting the right valuation strategy is critical to effectively manage risk and grow profits. Black Knight combines its industry-leading data, proprietary information, proven methodologies, and advanced user and performance testing to provide clients with a variety of valuation solutions that deliver exceptionally accurate and reliable results.





BEST IN VALUATION PROVIDERS



Global DMS

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➔ COMPANY DESCRIPTION

Founded in 1999 and headquartered in Pennsylvania, Global DMS is a leading provider of cloud-based commercial and residential real estate appraisal management software. The company's solution set is cost-effectively delivered on a software-as-a-service (SaaS) transactional basis that ensures compliance adherence, reduces costs, increases efficiencies, and expedites the entire real estate appraisal process. Global DMS' solutions include its EVO-Res® platform for residential lending, EVO-C® platform for commercial lending, SnapVal™ appraisal pricing solution, AVMs,

MyEVO™, and the MISMO Appraisal Review System (MARS®).

Global DMS' EVO is an appraisal management software that simplifies the entire appraisal process from A-Z by providing a centralized platform that facilitates all documentation and communications, with custom dashboards and task lists based on the user's role that prevents the cross-population of work—enabling a cohesive workflow.

EVO is completely different from other platforms on the market in that it is user-customizable. With a couple of clicks, designated users can customize fields to their exact needs, no matter the business model, without having to rely on time-consuming and expensive custom development work by third parties—or annoying workarounds. EVO's configurability also extends to other crucial areas of the platform, including its workflow automation, user permissions, dashboards, communications, forms, reports, and more.

Additionally, what makes EVO different than others in the market is the recent announcement Global DMS' newest feature: MyEVO, exclusively for users of EVO appraisal management technology who want to work on the go. The EVO platform can now be

accessed via Amazon Alexa voice control using MyEVO—the first and only appraisal management software to include this capability. MyEVO allows EVO users to securely access their accounts through voice control via Amazon's Echo, Echo Dot, Echo Tap, and Alexa app, where they can order and track appraisals as well as get EVO updates.

EVO is also the only platform available that can fully handle both commercial and residential real estate appraisals. Though many other platforms claim this capability, EVO is the only software that can facilitate and automate the entire commercial appraisal process (from initial bidding to final delivery) and residential appraisal process (from initial assignment through final delivery) from one centralized platform.

EVO not only allows users to seamlessly manage both lines of business, but its configurability also puts them in direct control of their appraisal management software. Powered by artificial intelligence and advanced cascading decision technology, EVO lowers collateral risk by instantly reviewing appraisal reports

as they are delivered by appraisers. This prevents costly and time-prohibitive back-and-forth revisions.

It provides complete visibility via custom, built-in reports, which can be run ad hoc or automatically during any point of the process. EVO also offers sound appraisal compliance via reliable automation—all backed by the industry's only Compliance Guarantee Program.

EVO also boasts the most user-friendly navigation possible that, combined with cutting-edge, intuitive design practices, gets users up and running in days and keeps them running with minimal business interruptions when updates are needed due to process or industry changes.

Clients rave about the ease of EVO and customization features, and many customers talk about EVO's vendor management that comes with auto-assignments, DNU/Approved lists, and fee tables, which greatly reduce time for lenders. Customers also love our automated appraisal review, which can provide instant directives on a resolution.

Resistance to change has been an industry standard, but we hear many got caught in a mess when the pandemic hit. Lenders and AMCs should make sure they are not left behind and unable to compete in a super-competitive environment. While transitions can be painful with the wrong software and the wrong guidance, with EVO you are getting a software that is easy to implement—we have had lenders transition onto the platform in less than 30 days. Global DMS will guide you every step of the way.

Global DMS utilized its 22 years of experience working with various mortgage lenders, AMCs, credit unions, and appraisal firms of all sizes to produce EVO—a software that yields true results by providing the functionality needed to meet today's challenges and beyond.

For more information, visit GlobalDMS.com or call 877.866.2747.





BEST IN VALUATION PROVIDERS



PCV Murcor

KEY PERSONNEL

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MAI, Founder, President, and CEO

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COMPANY DESCRIPTION

Licensed in all 50 states, plus D.C., PCV Murcor provides nationwide appraisal management and valuation advisory for residential and commercial real estate. An industry leader with 40 years' experience managing valuation needs for mortgage lending, financial institutions, estate and litigation, real estate investors, and mortgage servicers, we are committed to helping clients and their customers nationwide make their real estate needs happen through accountability, connectivity, and performance. Our goal is to: reduce costs and waste, make turn-times more promptly, improve quality, and mitigate risk and compliance exposure.

BUSINESS LINES, PRODUCTS & SERVICES

PCV Murcor's proprietary processing system manages all facets of order fulfillment, including 24/7 order acceptance, processing, and delivery. PCV can integrate directly with most systems or multiple XML platforms.

Products include:

- Residential Valuations**
- Appraisals
 - Evaluations
 - Valuation Review Products
 - Hybrid Appraisals

- Broker Price Opinions (BPO)
- Rental Broker Price Opinion (RBPO)
- Value Reconciliations

Commercial Valuations

- Appraisals
- Evaluations
- Commercial BOVs

Disaster Inspections

- Standard Disaster Inspections
- FEMA Inspections
- Pre-Funding Inspections

WHAT SETS YOU APART

For 40 years and counting, PCV Murcor has built a tradition of excellence in helping hundreds of clients make their customers' real estate needs happen. PCV originated as Pacific Coast Valuations Murray Corporation, a Los Angeles-focused appraisal firm in 1981. What started from our founder's one-bedroom condo has grown into a national organization servicing the nation's largest lenders, servicers, and government-sponsored entities.

"For us to reach a rare milestone of 40 years in the appraisal and valuation management industry is just incredible. We approach this

anniversary with an attitude of sincere gratitude for all who have helped in achieving this milestone," says Keith Murray, Founder, President and CEO.

Today, PCV's corporate office is rooted where it began, in the greater Los Angeles area (Pomona, California), where their employees continue to work closely with clients and a nationwide vendor panel of independent appraisers.

"I want to thank our clients for their business and trust. We are committed to earning their business every day," said Cindy Nasser, COO.

Throughout the past four decades, PCV has endured many ups and downs in the marketplace. Decades marked by the recessions in the early 1980s and '90s, the subprime mortgage crisis (2007-2009), and into the present day of a worldwide pandemic.

"There's not much we haven't seen in the valuation business. But through it all, our focus remains the same, adding value to the process and ensuring clients get what they need," Murray shared. "We need to remember our clients' end customers—a father, a mother, a family, who are making one of the biggest, if not the biggest, financial commitments in their lifetimes by purchasing a home," Murray added.

"If we deliver service that is timely, professional, and high quality, it eases the transaction for all parties. That's what continues to make us an industry leader and give us the credibility we are known for."

PCV is not only a story of humble beginnings and longevity, but also diversity. As one of only a handful (if not the only) African American CEOs in the appraisal management industry, Murray is often asked about the importance of diversity.

"It is our ability to recruit and hire a diverse and talented staff that has helped make us successful over the past 40 years," Murray said. "Our diversity reflects the importance of different points of view and ways to solve problems. Without a diverse staff, we would be in danger of having a perspective that doesn't serve everyone."





BEST IN VALUATION PROVIDERS



Radian Valuation Services Provided by Red Bell Real Estate, LLC

➔ KEY PERSONNEL

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➔ COMPANY DESCRIPTION

Radian Group Inc. (NYSE: RDN) and its family of companies are ensuring the American dream of homeownership responsibly and sustainably through products and services that include industry-leading mortgage insurance and a comprehensive suite of mortgage, risk, title, valuation, asset management, and other real estate services. We are powered by

technology, informed by data, and driven to deliver new and better ways to transact and manage risk. Visit radian.com to learn more about how Radian is shaping the future of mortgage and real estate services.

➔ BUSINESS LINES, PRODUCTS & SERVICES

Radian's subsidiary, **Red Bell Real Estate, LLC**, provides clients with valuation services that leverage unparalleled data coverage, sophisticated technology, and an expansive network of professionals to deliver unmatched insights. Through these services, **Red Bell's** clients are able to more accurately and efficiently identify important opportunities for their portfolio as well as make informed decisions to stay ahead of the competition.

➔ COMPETITIVE ADVANTAGE

Using proprietary algorithms and extensive data, **Red Bell Real Estate, LLC**, a Radian subsidiary, provides automated valuation services for assessing the value of a home, including valuable trending information and analytics to facilitate the selling or buying decision. Through the valuation solutions offered, clients can leverage the technology and the

data behind these solutions to improve accuracy, efficiency, and to ultimately stay ahead of their competition.

➔ ADDED VALUE

In the U.S., 99% of homes are not transacted each month, so why rely on an index that measures only those that do? The Radian Home Price Index (HPI), provided by **Red Bell Real Estate, LLC**, a Radian subsidiary, represents the next generation in housing market intelligence. Powered by artificial intelligence, the Radian HPI offers a level of detail and insight that is unmatched in the industry. Fueled by nearly 90 million property observations, the Radian HPI uses a host of variables and dimensions to provide a unique view on patterns and trends across the U.S. housing market. The Radian HPI (radian.com/hpi) offers complimentary website visualization to showcase what HPI offers. Through this interactive experience, users can get insight into all that Radian HPI can do for them.

Residential Property Valuations

Red Bell's automated valuation solutions leverage large-scale data from over 350 MLSs and covering 98.7% of U.S. transactions. These services can quickly and accurately

price virtually any single-family property in the country.

- Through sophisticated hedonic modeling and machine learning, Radian Automated Valuation Model (AVM), provided by **Red Bell**, captures rapidly changing property and market conditions.
- **Red Bell's** clients may hand-select the relevant comps on any device, with Red Bell's Radian Interactive Value (RIV).
- Obtain a higher quality price estimate that provides clients with more confidence in the estimated price of a property to better assist in decision making with the Broker Price Opinion (BPO).

Residential Property Hybrid Appraisals

Red Bell offers a suite of alternative solutions to the traditional appraisal process, designed to reduce cost and drive faster turn times without compromising quality. Some hybrid products can replace a full appraisal on certain loans under \$400,000. All hybrid appraisal products offered by **Red Bell** adhere to the Uniform Standards of Professional Appraisal Practice (USPAP) guidelines and are FIRREA compliant. This suite includes:

- Amplified Appraisal Report (AAR)
- Appraiser Reconciled BPO (ARBPO)
- Valuation Risk Review (VRR)

➔ INDUSTRY AWARDS, ACCOLADES & MILESTONES

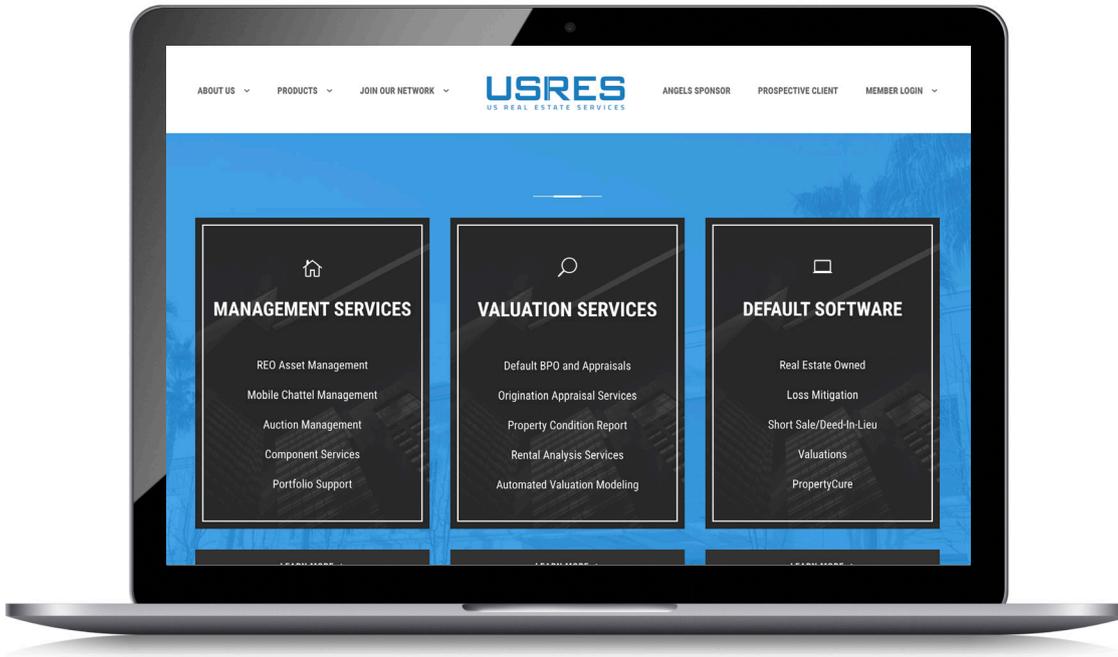
- **Red Bell's** Radian Home Price Index is a recipient of the 2020 *HousingWire* Tech100 Real Estate award and has been recognized in *MReport's* list of the Top 25 FinTech Innovators.
- **Red Bell's** Radian Automated Valuation Model is one of only five AVMs approved by Fitch Ratings for RMBS transactions.

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BEST IN VALUATION PROVIDERS



USRES

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COMPANY DESCRIPTION

Founded in 1992, USRES provides an impressive range of financial support services for the purpose of providing valuation, acquisition, and disposition services to the real estate industry. With a focus on workflow transparency and stellar customer

service, USRES utilizes RES.NET, an AICPA SOC-certified, SaaS technology platform, for the management and processing of their valuations services.

BUSINESS LINES, PRODUCTS & SERVICES

USRES offers clients a wide variety of valuation services including default and origination appraisals, BPOs, inspections, property condition reports, AVMs, and rental analysis reports. Over the past 29 years, the company has developed a reliable vendor network who are held to rigorous standards to ensure clients receive the highest quality product available. USRES is integrated with third-party technology partners including Real EC, FNC, Mercury, Encompass, Lending QB, UCDDP, Platinum Data Solutions, and Collateral Analytics.

KEY FEATURES & BENEFITS

Broker Price Opinions

USRES is committed to accuracy and maintains its place in the industry by partnering with a panel of vetted real estate agents, geared towards serving the BPO market, while consistently adhering to both quality and delivery specifications. Broker Price Opinions are examined by USRES' in-house staff of licensed specialists and along with its third-party automated analytic tools. Each BPO goes through a comprehensive audit to assure standards are followed and for accuracy. From assignment to delivery,

every order is overseen by USRES's own state-side, seasoned staff.

Default and Origination Appraisals

As a nationally licensed AMC, USRES leverages integrations with UCDDP and several leading QC tools to provide timely and accurate origination, default, and ARV appraisals through a variety of order/delivery methods. USRES seeks out and diligently maintains a robust panel of licensed appraisers, dedicated to their trade. USRES' professional staff assures proper assignment and maintains contact with the appraiser through to QC review and submission. The company ensures customers receive an end product that is completed timely without sacrificing accuracy. USRES' unparalleled technology solution provides a secure and seamless experience for clients, appraisers, and borrowers alike.

Property Condition Reports

Inspection and hybrid products have gained momentum over the last couple of years, due to the increased availability of the necessary data and their effect on managing costs and overall risk. Whether driven by the need to reconcile values or attain a

lower price point valuation blending both human touch and automation, these two inspection products leverage the USRES agent network to attain a highly accurate valuation. The Property Condition Report can be ordered standalone or with an AVM to fulfill any auditing concerns or investor requirements.

Rental Analysis Reports

The Rental Analysis Report is completed by a USRES-assigned real estate agent who conducts a personal inspection of each property. This product was designed to service investors looking to potentially lease recently acquired assets for a rent-and-hold strategy. When paired with other valuation products, the rental analysis report provides clients with the necessary data for selecting the most profitable strategy for every asset.

Integrations

Order Delivery: Mercury Network, FNC, Appraisal Scope, and Real EC
Audit & Data Analytics: Platinum, Collateral Analytics, EAD portal, and UCDDP
Loan Origination: Lending QB, Ellie Mae, Encompass, and Black Knight

ADDED VALUE

Customer Service is a core principle that USRES takes very seriously. While competitors may use automated telecommunication systems, the company's 29 years of experience has shown them that a client's needs will always be served best by a responsive and professional staff. USRES aims to be seen as a resource to its partners and actively works with its clients to develop tailored solutions. This approach is further encouraged by the company's technology platform, which enables operational flexibility on an individual client level.

