

## WHAT IS ACE+ PDR?



ACE (automated collateral evaluation) is a Freddie Mac appraisal waiver solution and NAN is a verified software partner for the PDR (Property Data Report) solution. ACE+ PDR (automated collateral evaluation plus property data report) is a new capability that allows lenders to originate cash-out and certain no cash-out refinance loans without an appraisal. With ACE+ PDR, additional property information is physically collected on-site by trained data collectors using the Freddie Mac PDR dataset, in lieu of an appraisal.

## BENEFITS



**Reduction to Borrower Cost**



**Fast Turn Times < 3 days**

- The Seller must submit the loan to Loan Product Advisor® (LPASM) and receive a Risk Class of Accept
- The last LPA Feedback Certificate must indicate that the loan is eligible for a PDR. (This represents the "ACE+ PDR offer")
- The final submission of the loan to Loan Selling Advisor® must indicate a representation and warranty relief status is "Y" or "Yes"

## ELIGIBILITY

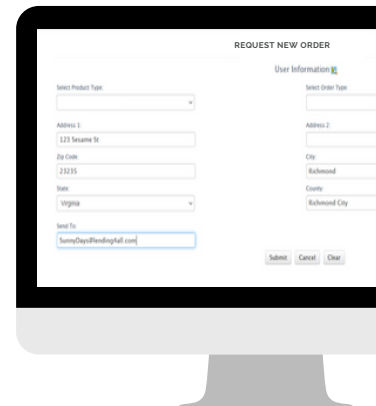


## GET STARTED

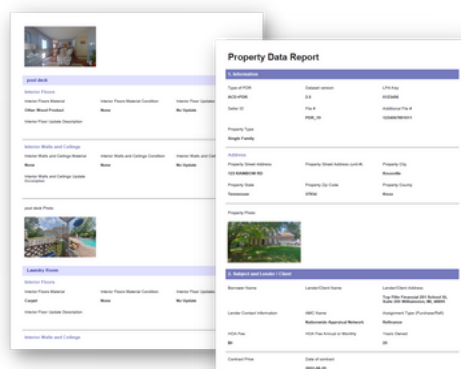


### Quick & Easy Steps to Placing an ACE+ PDR Order

1. To create an account with NAN click [HERE](#) or login to your existing NAN [account](#).
2. Once logged in, hover over the green plus sign (+) at the top right corner showing **"NEW ORDER"** and select **"Appraisal"** from dropdown.
3. Select Appraisal Form Type: **"ACE+ PDR"**
4. Enter order information, including [loan number](#), and be sure to select **"Refinance"** as intended use.
5. Click the **"Submit"** button.
6. If you have questions regarding placing an order, please contact [PDR@nan-amc.com](mailto:PDR@nan-amc.com).



## ACE+ PDR SAMPLE REPORT & FAQS



[View Sample Report](#)

[Freddie Mac's FAQs](#)

Fee table available upon request

Product  
Questions?



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## How it Works!

### STEP 1

Mortgage Seller submits the mortgage package to the LPA

**SUBMIT**



### STEP 2

LPA provides ACE+ PDR eligibility "YES"

### STEP 3

PDR order is placed/fulfilled with  **NAN**

### STEP 4

Mortgage Seller submits the completed PDR with the mortgage package again in lieu of an appraisal



### STEP 5

If ineligibility items arise during the on-site data collection, we would alert the Lender when sending back the completed PDR. The below items would require instant upgrade to Hybrid:

- **Adverse site conditions or external factors (i.e., extreme slope, erosion, sink hole, wetlands, substantial junk or trash, failing structures, easements, encroachments, environmental conditions or land uses)**
- **The building status is "Proposed"**
- **0 bedrooms above grade and/or 0 bathrooms above grade**
- **A measured gross living area above grade of fewer than 400 square feet**
- **External obsolescence (i.e., adjoins an industrial site, landfill, airport, power lines, major utility, commercial site, railroad tracks or major highway), or**
- **Mixed-use (i.e., altered or modified specifically to support or facilitate any non-residential or income producing use)**

### STEP 6

If Hybrid is required, we submit the already completed PDR to a Licensed/Certified appraiser for full valuation on the 70H form. **No second on-site visit is needed.**



[Place an Order](#)

## Product Questions?



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