



NAN

Alternative Valuations

- ACE+ PDR (Freddie's Appraisal Waiver + Property Data Report)
- Value + Inspection Report (HELOCs)
- NValue (PCR + Hybrid Appraisal)
- Property Condition Report (PCR)
- Broker Price Opinion (BPO)
- Commercial BPO (CBPO)
- Commercial Sales Comp. Eval (CSCE)
- Automated Valuation Models (AVM)
- Interactive AVM

Get started

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Alternative Valuations



ACE+ PDR

Collateral offering that permits the lender to use a property data report (PDR) in lieu of an appraisal. The PDR can be completed by a non-appraiser, appraiser, or appraiser trainee.

Product

ACE+ PDR (Interior & Exterior)

Turn Time

< 3 Days

Use cases:

- Determined by eligibility through Freddie Mac

Value + Inspection Report (HELOCs)

Automated valuation model (AVM) with an onsite property inspection and deep contextual data. IAG compliant, condition-informed, context-rich property valuation report backed by industry leading technology.

Product

Value + Inspection Report (Exterior)
Value + Inspection Report (Interior/Exterior)

Turn Time

4 Days
5 Days*

Use cases:

- Private Lending
- HELOC
- Bridge Loans
- Renovation Loans
- New Construction Loans
- Investor Collateral Risk
- Portfolio Review
- Financial Services
- Transaction <\$250K

NValue (PCR + Hybrid Appraisal)

Property Condition Report (PCR) paired with a Hybrid Appraisal. This appraisal can be exterior only or exterior and interior.

Product

NValue (Exterior)
NValue (Interior & Exterior)

Turn Time

3 - 4 Days
5 - 7 Days

Use cases:

- Private Lending
- AS-IS/ARV value
- Bridge Loans
- Renovation Loans
- New Construction Loans
- Investor Collateral Risk
- Portfolio Loans

Property Condition Report (PCR)

Designed to assess the physical condition of a property by conducting a limited walk-through survey.

Product

PCR (Exterior)

Turn Time

4 Days

Product

PCR (Interior & Exterior)

Turn Time

4 Days*

Use cases:

- Private Lending
- Bridge Loans
- Renovation Loans
- Investor Collateral Risk
- Portfolio Loans

*TURN TIMES FOR PRODUCTS THAT REQUIRE INTERIOR INSPECTIONS ARE DEPENDENT UPON ACCESS TO THE PROPERTY.

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Fee Table Available Upon Request

Alternative Valuations



Broker Price Opinion (BPO)

A BPO is typically completed by a real estate broker or agent and is not required to conform to USPAP or state appraisal law. The broker or agent combines their inspection observations with data, usually MLS or public records, and reports their analysis by way of the BPO form.

Product	Turn Time	Product	Turn Time
BPO - Exterior	5 Days*	BPO - Rush Exterior	3 Days*
BPO - Interior & Exterior	5 Days*	BPO - Rush Interior & Exterior	3 Days*

Use cases:

- Private Lending
 - Investor Collateral Risk
 - Portfolio Loans & Maintenance
 - Short Sales
 - Pre-foreclosure & Foreclosure
 - Loan Modification
 - Second Opinion Valuation
- Product for Non-QM Originations
- Two forms (adjustments vs. no adjustments)
 - Exterior-only inspections are more commonly ordered compared to interior inspections. Interior inspections are only mainly performed on vacant properties

Commercial BPO (CBPO)

A CBPO requires 2 approaches to value: a Market Approach and an Income Approach which calculates income projections based on comparable market income data, expenses and a Capitalization (CAP) rate.

Product	Turn Time	Product	Turn Time
CBPO - Exterior	5 Days*	CBPO - Rush Exterior	3 Days*
CBPO - Interior & Exterior	5 Days*	CBPO - Rush Interior & Exterior	3 Days*

Use cases:

- Private Lending
 - Investor Collateral Risk
 - Portfolio Loans & Maintenance
 - Short Sales
 - Pre-foreclosure & Foreclosure
 - Loan Modification
 - Second Opinion Valuation
- Product for Non-QM Originations
- Two forms (adjustments vs. no adjustments)
 - Exterior-only inspections are more commonly ordered compared to interior inspections. Interior inspections are only mainly performed on vacant properties

Commercial Sales Comp. Eval (CSCE)

A CSCE simply utilizes a Market Approach to value based on 3 Sales and 3 Listings of properties with similar Functional Utility as the subject – very similar to a traditional Residential BPO. They are easier and typically faster to complete as there is much less data analysis involved.

Product	Turn Time	Product	Turn Time
CSCE - Exterior	5 Days*	CSCE - Rush Exterior	3 Days*
CSCE - Interior & Exterior	5 Days*	CSCE - Rush Interior & Exterior	3 Days*

Use cases:

- Private Lending
 - Investor Collateral Risk
 - Portfolio Loans & Maintenance
 - Short Sales
 - Pre-foreclosure & Foreclosure
 - Loan Modification
 - Second Opinion Valuation
- Product for Non-QM Originations
- Two forms (adjustments vs. no adjustments)
 - Exterior-only inspections are more commonly ordered compared to interior inspections. Interior inspections are only mainly performed on vacant properties

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Alternative Valuations



Automated Valuation Models (AVM)

Statistically based computer programs that use real estate information such as comparable sales, property characteristics, and price trends to provide a current estimate of market value for a specific property.

- **Integrated Solution on NAN's Portal or Via Technology Integration**
- **Bulk Order (spreadsheet)**

Product

AVM

Use cases:

- Private Lending
- HELOC
- Bridge Loans
- Renovation Loans
- New Construction Loans
- Investor Collateral Risk
- Portfolio Loans (capital markets)
- Pre-application

Turn Time

Immediate

- Appraisal QC/Due Diligence
- Second Opinion Valuation
- Delinquent Loan Collateral Valuation Refresh
- Lead Generation (loan retention/equity analysis)

Interactive AVM

Appraiser-assisted AVM, often used to review existing AVMs with lower confidence scores.

Product

Interactive AVM (Interior & Exterior)

Use cases:

- Private Lending
- HELOC
- Bridge Loans
- Renovation Loans

Turn Time

2-3 Days

- New Construction Loans
- Investor Collateral Risk
- Portfolio Loans

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