



ALTERNATIVE VALUATION SUITE

To complement Springhouse’s traditional valuation products, we offer an array of customized valuation solutions.

OUR APPROACH

A full range of accurate valuation services for residential and commercial origination, loan servicing, default, REO and secondary markets. Appraisals meet the interagency appraisal and evaluation guideline requirements.

- ▲ **AUTOMATED VALUATION MODEL (AVM)**
Automated valuation and no inspection
- ▲ **BROKER PRICE OPINIONS (BPO)**
Market analysis and inspection.
- ▲ **HYBRID BPO**
Desktop market analysis and inspection
- ▲ **HD APPRAISAL (HDA)**
Desktop appraisal and interior inspection.
- ▲ **HDA EXTERIOR**
Desktop appraisal and exterior inspection
- ▲ **HDA INTERIOR**
Desktop appraisal and interior inspection
- ▲ **HDA GRANITE**
Desktop appraisal and Interior Granite Risk Management™ inspection

CUSTOMIZED SOLUTIONS

We have solutions that are flexible to help fit your specific needs. Springhouse solutions utilize customized review tools to help ensure your products are correct the first time, reducing underwriting corrections.

PRODUCTS	AVM	BPO	HYBRID BPO	HDA APPRAISAL	HDA EXTERIOR	HDA INTERIOR	HDA GRANITE
Completed by an appraiser	No	No	No	Yes	Yes	Yes	Yes
USPAP-compliant	No	No	No	Yes	Yes	Yes	Yes
Exterior inspection	No	Yes	Yes	No	Yes	Yes	Yes
Interior inspection	No	Yes	No	No	No	Yes	Yes