



Home Value Calibrator

A tool for pre- and post-funding quality control

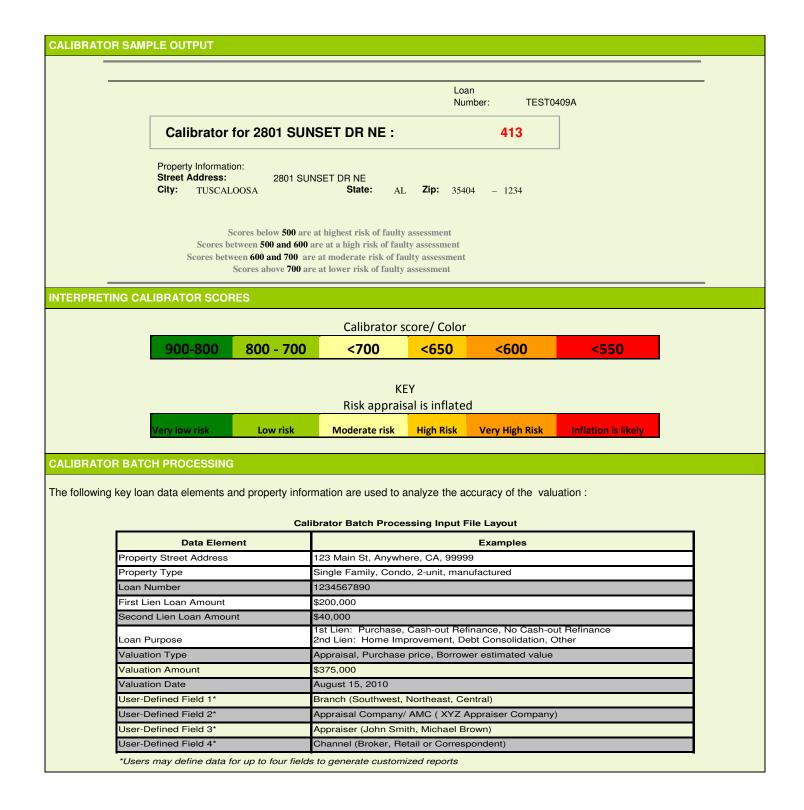
Home Value Calibrator[®] (Calibrator) is a quality control tool that measures the risk that an appraisal, or other estimate of a property value, exceeds the actual market value by at least 10 percent. It assists in identifying loans for further evaluation and prioritizing workflow. Calibrator combines the precision of an automated valuation model with a statistically based scoring model to deliver a score that can help identify loans with potentially inflated collateral valuations.

Key Benefits

- Automated process is more efficient than traditional quality control methods.
- Delivers an easily interpreted score that can instantly identify appraisals that need additional review.
- Matches the level of review to the risk.
- Identifies potential outliers prior to funding.
- Prioritizes workflow.
- Streamlines quality control sampling methodology.
- Enables users to track up to four loan characteristics to identify trends and improve appraisal management processes.

Key Features

- Generates a score between 300 and 900 to indicate the probability of an inflated valuation. Lower scores indicate higher risk.
- Leverages the Home Value Explorer[®] (HVE[®]) estimated value of a property and combines it with a predictive statistical scoring model.
- Analyzes key elements of loan data and property information along with the HVE value.
- Enables prioritization of workflow based on the score received.
- Allows users to aggregate results and produce customized monthly reports to track performance and identify trends.



Learn more about Home Value Calibrator

- Visit <u>FreddieMac.com/hve/calibrator.html</u>
- View a complete list of distributors at <u>FreddieMac.com/hve/distributors.html</u>