



### About NVS

NVS (Nations Valuation Services) is a national real estate information management company formed with the objective of providing unbiased real estate appraisals and broker price opinions as well as alternative valuation products to the lending industry.

For over 14 years, NVS has been a leading provider of appraisal and valuation products for local, regional, and national lenders, banks and brokers, in the residential real estate industry. NVS has been servicing our clients with an average five day turn time across every county in the U.S. Every appraisal is reviewed for quality assurance before it is delivered assuring adherence to the strict guidelines of USPAP (Uniform Standards of Appraisal Professionals), Fannie Mae and Freddie Mac, OTS, the HVCC as well as any specific guidelines set forth by our clients' underwriters and risk management departments.

NVS places great emphasis on the communication process with clients. When questions arise regarding any aspect of our services, you can expect fast, informed answers. Ordering, delivery, appraisal quality control and reporting are tailored to meet the needs of each client.

NVS operates in a client team based environment. Based on the specific requirements of each client, a team of customer service representatives is assembled to serve each client's individual needs. By building relationships with our clients, we have the ability to consistently maintain a proactive approach to customer service and quality, which also has a positive affect on Lender/Borrower relationships during the valuation process.

Our customer service staff is available Monday through Friday, from 5 am to 6 pm PST to answer questions by phone or email. NVS also provides escalation contact information in the event assistance is needed after-hours.

**Whatever your needs, we can help you. Our dedication to unparalleled service has allowed NVS to become one of the nations premier providers of real estate valuation services.**

*It is our mission to provide a service that exceeds your expectations*



### **ADVANTAGES OF USING NVS**

- **NATIONWIDE COVERAGE:** NVS provides service Nationwide with coverage in all states and counties.
- **DECREASED LIABILITY:** Using NVS separates your loan production or servicing personnel from appraisal vendors, creating an arms-length relationship that reduces liability for your company. In addition, all appraisals provided by NVS meet state licensing requirements and conform to the Uniform Standards of Professional Appraisal Practices as well as Freddie Mac and Fannie Mae Guidelines.
- **INCREASED EFFICIENCY:** NVS communicates all urgent information to our clients during the valuation process and after the order has been completed. Automated reports and updates are received by our clients daily.
- **INCREASED ACCURACY of INFORMATION:** NVS's in-house Quality Control Department is staffed with trained appraisers and real estate professionals. Our Q/C Department completes quality reviews of all reports before they are delivered. This extra service ensures that you receive a high quality report.
- **FAVORABLE COMMUNICATION:** NVS places great emphasis on the communication process with clients and vendors alike. When questions arise on any aspect of our services, clients can expect fast, informed answers. If NVS encounters a delay in an order, we will communicate this immediately with you via email or telephone.
- **TIMELY TURNAROUND:** NVS facilitates timely delivery through its proprietary software, enabling the superior management of vendors, staff and clients.
- **ABILITY TO PERFORM IN DIFFICULT AREAS:** NVS has developed a reputation for being able to perform in difficult areas of the country (i.e. Alaska, Hawaii, rural areas, mountains, etc). NVS has carefully developed a network of highly qualified vendors, and nurtures a strong working relationship with each one.
- **COMMITMENT TO TECHNOLOGY:** With over five years of development behind our NVS Operating System and our integrated Internet system, our technology enables you to place orders and obtain statuses online, as well as receive orders directly to your email address. We also offer many different reporting options based on the individual needs of each client.



## **Products Offered**

### Article I.

- FHA Full Appraisals
- 1004 – Uniform Residential Appraisal Report (URAR)
- 1004 – REO/Foreclosure (Listings and Repairs)
- 1004c- Manufactured Home Appraisal
- 1004d Appraisal Update and/or Completion Report
- 1073 – Full Condominium or PUD Report
- 2090- Individual Cooperative Interest Appraisal Report
- 1025 – Multiple-Family (Small Residential Income Property)
- 1007 – Rent Schedule
- 216 - Operating Income Statement
- 2095 Exterior-Only Individual Cooperative Interest Appraisal Report
- 1075- Exterior Only
- 2055- Exterior Only Inspection Residential Appraisal Report
- 2070 – Condition and Marketability Report (FHLMC)
- 2075 - Condition and Marketability Report (FNMA)
- 2000 – Appraisal Field Review
- 2000a- Two-Four Unit Appraisal Field Review Report
- 2006 – Appraisal Desk Review
- Fannie Mae Interior BPO
- Fannie Mae Exterior BPO
- Standard Interior BPO
- Standard Exterior BPO
- Automated Valuation products