Total Home Value^X™

A Single-Model AVM Providing Accuracy, Simplicity & Convenience

Total Home Value^X™ from CoreLogic® is a modern automated valuation model that is a new approach to property valuation. It was built to simplify and streamline the use of AVMs for collateral valuation through a single, high performing model suitable for all use cases.

Traditionally, AVMs are designed for different applications and businesses must decide which AVM to use for which purpose. The risk of leveraging an AVM not properly aligned for the intended purpose, combined with different valuations through the lifecycle—from marketing to portfolio management—can have negative and long-lasting impacts on business processes and performance.

Total Home Value^X delivers consistent valuations across all stages in a business workflow and loan life cycle, powering more confident decisions across the organization and ultimately, improved customer management.

Let Us Do the Hard Work

Total Home Value^X produces automated valuations that can be used anywhere a current property value is relevant. It uses a single model methodology with innovative and adaptive technology, including AI and Machine learning. These technologies give Total Home Value^X the capability to support diverse use cases in various market segments, including mortgage, real estate, FinTech, Goverment, InsurTech, PropTech, ReTech & consumer display. Users must only validate one model, which is tuned by use case to deliver unsurpassed hit rates, accuracy and consistency.

Total Home Value^X leverages CoreLogic's industry-leading property datasets, proprietary MLS data, and other unique data assets not traditionally included in AVMs. It leverages current and near-future market conditions, with a model development environment that supports advanced analytics, new data sources, and rapid enhancement cycles. The result is an AVM that is resilient and allows for better decisioning with the least amount of risk and variability.

AVMs Tailored to Your Unique Business Needs

Total Home Value^X takes the guesswork out of which AVM solution to choose. Simply select the solution that best fits your business need and benefit from simplified pricing structures and multiple delivery options:

- **Total Home Value^X for Consumers:** A cost-effective way to allow consumers to get a home value directly from your website, leveraging a high hit-rate AVM that helps you build trusted client relationships right from the start

CoreLogic Differentiators

Property database of 5.5B+ records, updated daily

Unique CoreLogic data including GeoSpatial, Condition/Quality, and Home Price Indices

AI and Machine Learning capabilities built on cloud technology

Continuous model maintenance and nightly blind testing protocol

Preferred by 8 of the top 10 mortgage lenders

- **Total Home Value^{X} for Marketing:** Helps lead generation efforts by supplying an AVM with our highest hit rate at a high rate of speed
- **Total Home Value^{X} for Originations:** Designed to help streamline your underwriting process when determining property valuation, providing you with a reliable automated valuation that you can leverage throughout loan origination, saving you time and helping improve customer satisfaction
- **Total Home Value^{X} for Risk Management:** A high performance AVM that can help enhance your risk management processes and help investors perform due diligence on a portfolio valuation prior to purchase
- **Total Home Value^{X} for Portfolio Monitoring:** Lenders and investors looking for a cost effective way to regularly value their loan portfolios can leverage this subscription based service

The Power of Total Home Value^{X}

- **Innovative modeling techniques** – that incorporate AI and Machine Learning
- **Comprehensive data strategy** – inclusive of GIS feature data, condition and quality, and home price index/forecast
- **Cloud based technology** – with an extensive analytic infrastructure and vast computing capability
- **Continuous performance monitoring** – to identify issues and respond to market changes

The Proof is in the Numbers, Nightly Testing & Delivery

As a leading real estate data provider, CoreLogic has access to a wealth of data sources to drive greater valuation accuracy and consistency. Our property database spans 5.5B+ records and 99.75% of the data we collect comes directly from the source to ensure that our AVM data set is universal and complete.

We also employ continuous model maintenance and nightly testing through a blind process to maintain consistent performance. Total Home Value^{X} is available via API, web interface, custom platform or in bulk—either in a succinct set of summary values or as a full report (for some use cases). Along with the estimated market value, our new AVM report includes an extensive property history including subject property details, a comparable snapshot, tax information, and a FEMA designation (if applicable).

Value More Residential Stock than Ever

Total Home Value^{X} is nimble, reflective of market changes and can value more residential stock than ever offering businesses added confidence, resiliency and peace of mind. More accurate valuations are now delivered across all use cases, including hard-to-value properties. Whether you're a lender looking to reduce cost and risk, a real estate technology firm needing to make on-the-spot offers to buy properties, or a property insurer needing to quickly reconcile market value with a replacement cost, Total Home Value^{X} can help power your decisions.
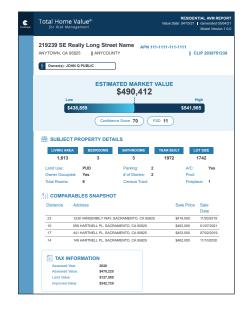
Why Choose Total Home ValueX?

- Better data means more usable hits.
- Advanced location data identifies unique neighborhood characteristics—such as whether a home is on a golf course or a busy street.
- Advanced data mining techniques incorporate actual property condition information into the model vs. neighborhood averages.
- Data from our best-in-class home price indices and forecasts allows us to adjust valuations more quickly to changing market conditions.

Sample Report

For more information, visit corelogic.com or call 866-774-3282.

Learn more at corelogic.com

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