

ValuGuard Value Insurance



Mitigate Risk on Property Valuations

Lenders are constantly looking for new ways to drive origination costs down while maintaining an acceptable level of risk. In addition to that, borrowers have become more demanding by asking for quicker turnaround times, better service and a more competitive rate. Understanding these dynamics, Fiserv Lending Solutions is offering one more tool, ValuGuardSM Value Insurance, that will help you to reduce costs and enjoy a more efficient origination process.

- Provides you with insurance on the values returned by most Fiserv Lending Solutions valuation products.
- Available for A grade lenders and may be used for loans up to \$250,000 and 90% Loan To Value (LTV) 620 minimum FICO score.
- Designed to work with your underwriting policies - LTV and expanded Automated Valuation Model (AVM) use to facilitate 'instant' closings while mitigating credit risk.
- Gives you a lower cost alternative to appraisals.

- You are only billed on the loans you close.
- Lower origination costs, which will increase your margin and add to your bottom line profitability.
- Expands your use of AVMs and other alternative valuation methods that return values faster than traditional appraisals.
- Improves your loan turn around time and decreases loan fallout.
- Available via web-based and/or integrated digital connectivity for 'instant' approvals.
- You can use ValuGuard to insure any Fiserv Lending Solutions valuation tool, which includes:
Automated Collateral Assessment
Realtor Price Opinion
Desktop Appraisals
HomeValueBot[®]

ValuGuard Value Insurance has no deductible and is transferable to subsequent portfolio sales.

Loan Origination Systems
Customer Care
Valuation Services
Credit Services
Title Services
Mortgage Services
Closing and Settlement Services
Portfolio Services
Loan Servicing Systems
Default Management
Lender Risk Management