

Total Home Value^{X™}

Revolutionizing Collateral Valuation with Unmatched Accuracy, Confidence & Reliability

Total Home Value^{X™} from CoreLogic® is a state-of-the-art automated valuation model that represents a new approach to property valuation. It was built to simplify and streamline the AVM selection process—through a single model—to give businesses greater accuracy driven by predictive confidence scores, to provide confidence and reliability.

Traditionally, AVMs are designed with broad applications in mind, meaning that businesses must decide which AVM to use for which purpose. This added risk of potentially leveraging the incorrect AVM not properly aligned to the intended purpose can have negative and long-lasting impacts on business outcomes. Total Home Value^X delivers highly accurate and consistent valuations every time, across all stages in a business workflow and loan life cycle, powering more confident decisions.

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 and innovative technology, including AI and Machine Learning, to support diverse use cases and markets, spanning mortgage, real estate, ReTech, FinTech, PropTech, Government, insurance and even consumers. 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's development and surveillance environment supports advanced analytics, new data sources, rapid enhancement cycles, and fast detection and reaction to market and property changes, to power an AVM that is resilient and allows for better decisioning with the least amount of variability.

The Power of Total Home Value^X

- **Innovative modeling techniques** – that incorporate AI and Machine Learning
- **Comprehensive data strategy** – inclusive of Geographic Information Systems (GIS) feature data
- **Cloud based technology** – with an extensive analytic infrastructure and vast computing capability
- **Model flexibility by business case** – for portfolio management, marketing, risk management, originations, and consumer use



Property Data Differentiators



Property database of 5.5B+ records, updated daily



AI and Machine Learning capabilities built on cloud technology



Continuous model maintenance and nightly blind testing protocol



Delivery through API, web interface, custom platform or bulk



Preferred by 8 of the top 10 mortgage lenders

The Proof is in the Numbers, Nightly Testing & Delivery

As a leading real estate data provider, CoreLogic has access to a wealth 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 which is refreshed daily 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. We combine the AVM data into a single set and deliver it to our clients with speed, when and where they need it, whether it's via API, web interface, custom platform or in bulk—all through easy to consume reports.

Along with the estimated market value, our new AVM reports include an extensive property history including subject property details, a comparables snapshot, tax information, and a FEMA designation (if applicable).

Value More Residential Stock

Total Home Value^x is nimble and can value more residential stock offering businesses added confidence, resiliency and peace of mind. Accurate valuations are now delivered across all use cases, including hard-to-value properties such as those in rural or data-deficient areas. Whether you're a lender looking to reduce cost and risk, a ReTech 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.



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