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# Home Value Explorer

Streamlining the collateral valuation process

Home Value Explorer

®

(HVE

®) is a Freddie Mac automated valuation

model (AVM) th

at generates a

n estimate of

property valu

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in seconds.

HVE simplifies the mortgage process by streamlining the collateral

valuation cycle. For more than

20

years, Freddie Mac has effectively

employed AVMs internally for its own risk and portfolio managemen

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Lenders and real estate professionals who need fast, accurate val

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can benefit from the proprietary data, modeling expertise,

industry knowledge and long

- standing reputation that Freddie Mac and HVE bring to the market.

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March 2012  
FreddieMac.com

Generates fast and accurate valuations.

Provides Confidence Scores that are easy to interpret and are statistically based on the Forecast Standard Deviation (FSD).

Leverages Freddie Mac's modeling expertise and industry knowledge.

Rated consistently as a top AVM in the industry for coverage, accuracy, and reliability.

HVE point value estimates can be used to determine the property value for Relief Refinance Mortgages for certain 1 or 2 unit properties

### Home Value Explorer Sample Report

A sample HVE report is provided below. The actual format will vary based upon the distributor.

Property Address:  
9010 LARENT DRIVE  
City:  
DURHAM  
State:  
NC

Zip:  
27704  
Model Type:  
Low Point  
High Score  
FSD  
HVE

\$119,716 valuation hit on a national average of 80 percent of all properties submitted. If prior sales information is provided, hit rates are even higher.

Utilizes a unique Freddie Mac proprietary model. ALL VALUES ARE PROVIDED "AS IS" AND ALL USES ARE AT THE USER'S SOLE RISK. ALL WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, ACCURACY, AND FITNESS FOR PARTICULAR PURPOSE. THE VALUES ARE CALCULATED USING VARIOUS MODELS AND TECHNIQUES PROPRIETARY TO FREDDIE MAC. THIS REPORT DOES NOT CONSTITUTE AN APPRAISAL AND HAS NOT BEEN PREPARED BY A CERTIFIED OR LICENSED APPRAISER. VALUES ARE DEPENDENT ON THE ACCURACY OF ANY DATA SUPPLIED BY THE USER. VALUES WILL BE USED TO PRODUCE OR ATTEMPT TO PRODUCE MODELS USED TO GENERATE THE VALUES. THE TERM VALUE IS USED IN THIS REPORT TO MEAN THE ESTIMATED MARKET VALUES GENERATED BY USING THE FREDDIE MAC PROPRIETARY MODELS.

Additional information about Home Value Explorer

Visit FreddieMac.com/hve help identify potentially inflated appraisal values that may need additional review  
FreddieMac.com/hve/distributors.html

### Key Benefits Key Features

The information in this document is not a replacement, substitute for, or amendment to information found in the Single

Family Seller/ Servicer Guide and/or the terms of your Master Agreement and/or Master Commitment.

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