

# Quantarium Automated Valuation Model

Quantarium's Valuation Model (QVM) is the number one AVM for both coverage and precision on property valuations.

## Regulatory changes and the use of AVMs

Industry regulators are poised to establish requirements and guidance for the use of AVMs within valuation and lending programs. Now is the time to ensure your organization is ready for this near-term new reality while simultaneously gaining a competitive advantage. With the Dodd-Frank act directing the OCC, FRBSB, FDIC, NCUA, CFCB and FHFA to establish AVM standards, entities using AVMs will need to respond proactively. This will require AVMs along with internal and third party cascades to demonstrate deployment of AVMs independently tested for precision and coverage. Quantarium's QVM, for many years, has ranked as top performer in the industry, as validated by the industry's largest independent source for AVM testing.

## The QVM Advantage

- **Bias Mitigation – Quantarium's QVM property valuation data sources never include:**
  - Owner/Occupant based data
  - Demographic data
  - Individual or family compensation profiles
  - Racial identity or religious affiliation imagery as Quantarium's Computer Vision capabilities occlude such occurrences
- **QVM values and reports do include:**
  - Rigorous assurance metrics: FSD, Confidence Scores, among others
  - Continuous out-of-sample model testing and improvement
  - Transparent and auditable results
  - Comprehensive multi-sourced data set with superior national coverage
  - Dynamic daily data updates within markets
  - Computer Vision
  - High level of granularity for a 360-degree view of property

**3,140+**  
U.S. Counties

**155+**  
Million U.S. Property Parcels

**99%**  
U.S. Population

## Why Quantarium

### One-Stop-Shop

Why acquire all of the big datasets when a concise, accurate and up-to-date representation of every property across the U.S. is available today? Imagine the ease of identifying unique characteristics in a loan portfolio, consumer loan profile, account holder or policyholder, without the need to pour through billions of records.

### Increased Efficiency

Eliminates the need for expensive resources to hash through hundreds of files, thousands of fields, and hundreds of millions of records. Moreover, there is no need for linking deeds and mortgages and foreclosure and releases and assignments to assessor records. Quantarium has done it all for you!



### Accuracy

Quantarium maintains stringent quality control standards and enlists the power of machine learning to constantly improve and enhance the quality and accuracy of the data.



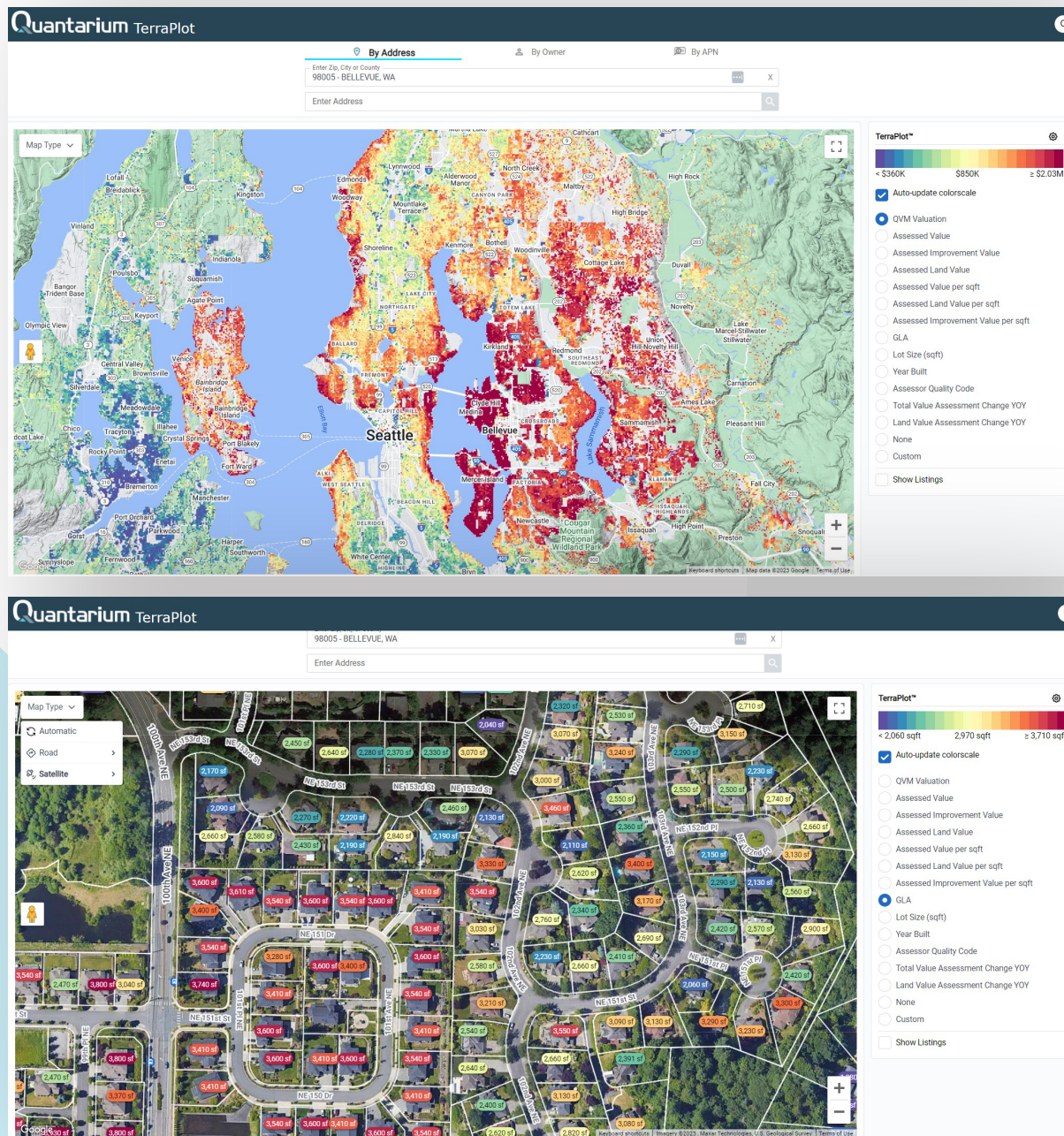
### Timeliness

Data is updated daily to facilitate delivery of any activity identified on a parcel (i.e., sale, mortgage, foreclosure, release, assignment) which provides immediate insights into transaction activity.

# Quantarium Automated Valuation Model

Quantarium's patented, award-winning technologies including novel valuation methods driven by genetic modeling, machine learning, machine-generated and artificial intelligence enhanced data, provides results in unprecedented breadth, depth, and precision. Accordingly, Quantarium platforms offer industry-leading valuations, analytics, risk management, portfolio optimization, and decision modeling across the US Housing Sectors.

## Quantarium Terraplot™ Available Summer 2023



## Who Uses QVM?

- Banks
- Lenders
- Real Estate Professionals
- Mortgage Brokers and Servicers
- Investors
- Appraisers

Contact us today to learn more:

discover@quantarium.com • (425) 210-8847 • quantarium.com

Quantarium