

Need real-time monitoring of AVM performance? Want to minimize large scale AVM testing? FNC's Wavelength provides the statistical tools you need to achieve timely, accurate AVM monitoring automatically, cutting costs and saving time.



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# Wavelength

FNC's Smart AVM Monitor

FOR MORE INFORMATION, CONTACT:

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FNC has corralled the power of high-tech statistical software and delivered it to lenders in a user-friendly, practical format: Wavelength. By seamlessly integrating with FNC's state-of-the-art Collateral Management System® (CMS®), Wavelength configures your AVM cascade and statistically monitors its performance in real time. For lenders who need a timely AVM sample with accurate, reliable property values, Wavelength is the solution.

## Take Control

Unique in today's industry, Wavelength offers an integrated, personalized application that adapts to changing market needs, helping you assess the performance of an AVM with greater efficiency. Safely within the parameters of your footprint, your data, and your platform, use Wavelength to make informed value decisions based on your specific criteria—change any AVM or cascade to cover the geographical regions you need.

With Wavelength's precision-based statistical tools, you can:

- Monitor the performance of AVMs and AVM cascades with statistical process control techniques to maintain a current set of reliable vendors.
- Know instantly when an AVM or cascade fails to perform as designed.
- Replace non-performing AVMs to restore the performance of the cascade back to acceptable standards.
- Automate the collection of AVM and recent sales data to ensure you find the most up-to-date values for testing.
- Rank accuracy and hit rates using real-time appraisal and sales transaction data for comparison to your AVM data.

## Analyze Every Angle

With Wavelength, you'll execute automated analyses using your own appraisal and AVM data within CMS. Next, Wavelength integrates with the National Collateral Database™ to utilize current sales data that have not yet reached public records. It then surveys both the hit rates and AVM value accuracy based on the specific geographical region you select, ensuring superior performance every time you order valuation services.

## Enjoy Smart, Accurate, Safe Technology

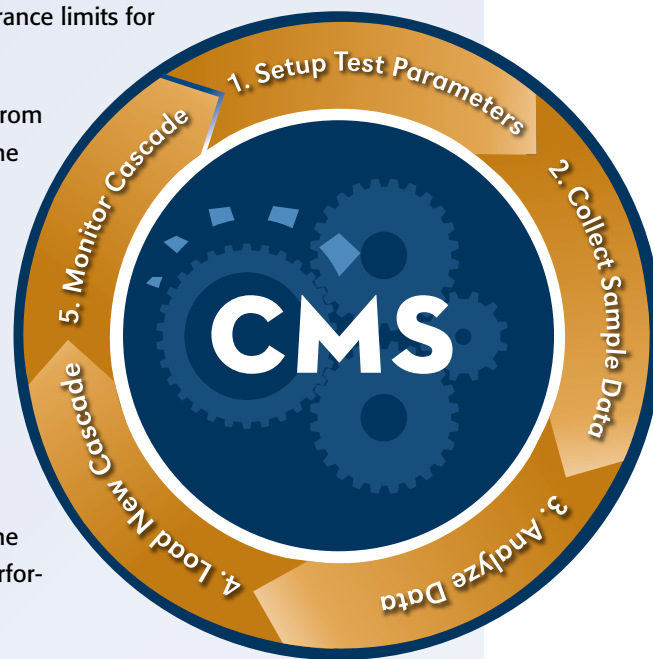
1. Set up lending test parameters—You decide which areas to test, which AVM vendors to test, and the upper and lower tolerance limits for hit rates and accuracy.

2. Collect sample data—Appraisal data flowing from your FNC CMS provides the test sample based on the geographic limits you selected.

3. Analyze data—Wavelength automatically calculates performance statistics for each AVM across geographic areas included in the monitoring, all in real time. This enables you to select acceptance levels that reflect your own risk preferences.

4. Load new cascade—Wavelength identifies AVMs or cascades that are not performing as originally tested. Then, you utilize the interface to modify the AVMs being used. This restores the cascade performance without the need for additional testing.

5. Monitor cascade—Once the benchmark data test is in place, Wavelength can continually monitor AVM performance against your control limits.



## Wavelength Advantages

- Provides timely information about AVM performance
- Lets users monitor both hit rate and accuracy of the AVM and the cascade for each geographical region
- Pulls information from nation's most comprehensive database before data reaches the public record
- Does not require routine large-scale tests
- Allows you to adjust and monitor each geographical region independently

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