



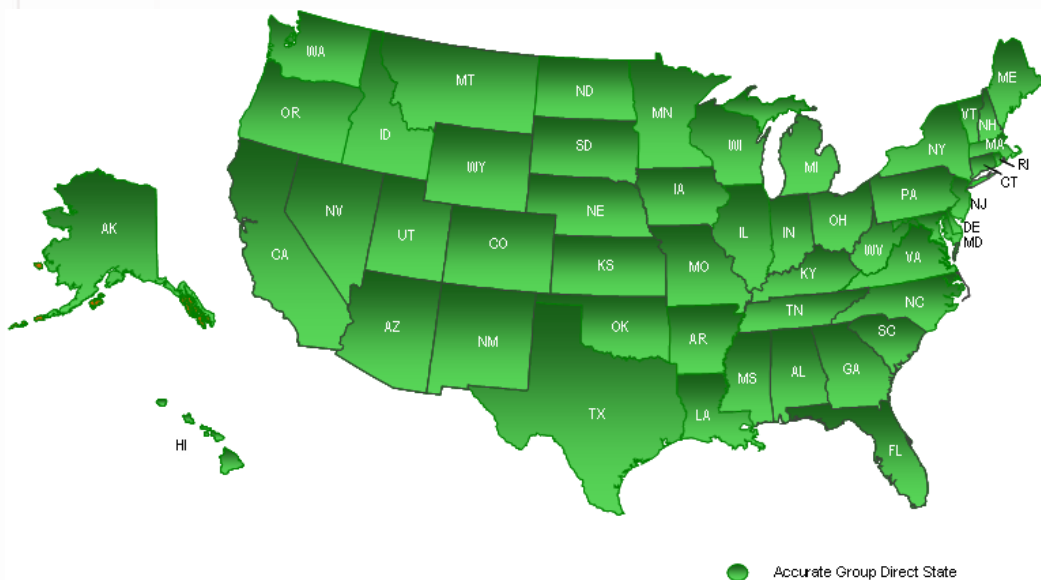
## Accurate Group Product Information:

### Appraisals

Accurate Group offers both traditional and alternative solutions for real estate appraisal services and collateral valuation products in all 50 states and the District of Columbia. Accurate's collateral assessment product line represents industry standard and innovative solutions which the evolving mortgage lending industry demands.

Accurate Group recruits, trains, and monitors the performance and work quality of its independent fee appraisers. Our network is among the industry's largest, with more than 5,000 qualified and approved active individuals and firms. We continually add quality appraisers and match the complexity of the work level to their expertise.

#### Appraisals for Every Need .....Everywhere



#### Traditional Appraisals:

- ✦ 1004 Single Family Appraisal
- ✦ 1025 (2-4) Multi-Family Appraisal
- ✦ 2055 Interior/Exterior Short Form Appraisal
- ✦ FHA Appraisals
- ✦ 2006 Desk Review
- ✦ 2000 Field Review
- ✦ Co-Op Appraisals
- ✦ Foreclosure/REO Valuations

#### Automated Valuation Models (AVMs):

- ✦ First American's PASS
- ✦ First American's HPA
- ✦ Freddie Mac's Home Value Explorer
- ✦ First American's ValuePoint4
- ✦ First American's PowerBase6

#### Flood Determinations: (Nationwide)

- ✦ Life of Loan
- ✦ Single Determination

#### Quality And Centralized Control

Accurate's function is to manage the appraisal process on behalf of our clients, and to ensure that all real estate appraisal assignments are prepared in accordance with all industry standards.

- ✦ Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA)
- ✦ The Uniform Standards of Professional Appraisal Practice (USPAP)
- ✦ FNMA / FHLMC guidelines
- ✦ FHA qualified Appraisers
- ✦ Client specific guidelines
- ✦ State specific standards.

With its quality assurance processes, Accurate Group gives our clients arm's length valuation transactions that mitigate risk through consistency of process and selection. Supplying our clients with a quality product on every transaction is Accurate Group's top priority.

