



## Freddie Mac's Home Value Calibrator®

### A tool for pre- and post-funding quality control

Home Value Calibrator (Calibrator) is a quality control tool that measures the risk that an appraisal, or other submitted value estimate of a property, may exceed the actual market value. It assists in identifying loans for further evaluation and prioritizing workflow. Calibrator combines the precision of an automated valuation model with a statistically based scoring model to deliver a score that can help identify loans with potentially inflated collateral valuations.

#### > Key Benefits

- Automated process is more efficient than traditional quality control methods
- Matches the level of review to the risk
- Reviews potential outliers prior to funding
- Prioritizes workflow
- Streamlines quality control sampling methodology
- Improves assessment of valuation quality by identifying production at channel or branch level

#### > Key Features

- Leverages the Automated Valuation Model (AVM) combined with a statistical scoring model
- Analyzes several key elements of loan data and property information
- Generates a score that may be used to prioritize workflow
- Indicates whether the purchase price, estimate of value, or appraisal value might be inflated
- Allows you to produce customized monthly aggregated reports to identify trends

## INTERPRETING CALIBRATOR SCORES

A Freddie Mac analysis of loans with Calibrator scores below 400 found an approximately 50% likelihood that the original appraisal values were inflated by more than 10%. The analysis was based on full field reviews.



Note: Results will vary depending on the collateral methods used during the review.

## DISTRIBUTORS

Home Value Calibrator is licensed and serviced through the following distributors:

### **CBC**

Bob Evely  
(859) 858-3382  
[Bob.Evely@cbcinnovis.com](mailto:Bob.Evely@cbcinnovis.com)

### **Equifax**

Craig Jeidy  
(404) 885-8426  
[Craig.Jeidy@equifax.com](mailto:Craig.Jeidy@equifax.com)

### **First American/CoreLogic**

Naveed Hakim  
(714) 250-6331  
[Nhakim@facorelogic.com](mailto:Nhakim@facorelogic.com)

***To learn more about Home Value Calibrator, contact one of the distributors listed above.***