



Forensic Appraisal Field Reviews

Real Estate, collateral value, and the system generating financing for borrowers and investors alike, are cornerstones to our economy. The last several years have arguably been more devastating to both housing and the overall health of our economy than any other time in our country's history.

Every ten to fifteen years, we are reminded of how essential Collateral Value is to the success of our mortgage system and the greater economy. In the 80s it was the S&L crisis. In the 90s it was the Asian Financial crisis that led to a "flight to quality" in our country, and a battering of the subprime mortgage market. And, now over the last several years, we have been taking a painfully hard look at our practices from start to finish and analyzing what factors played a role in our current mortgage and real estate environment that led to an unprecedented decline in virtually all types of real estate investment assets.

Service 1st's ownership and management has over 75 years of experience dedicated to providing disinterested third party real estate valuation and title search services. Today, providers with the experience, knowledge, and service mentality to deliver thorough, analytical, well summarized **Forensic Appraisal Field Reviews** are rare and highly sought after. We are considered a valued partner for portfolio bankers, investors, secondary market leaders, mortgage insurers, due diligence firms, quality control and risk management firms, asset management corporations, and default servicing companies alike. If you expect the best, you will get the best!

What our clients often require:

As a service company in the real estate appraisal space, one of our primary goals is to remain flexible and diligent with regard to individual client specifications while ensuring appraiser independence and allowing for and supporting appraiser interpretation of all appropriate guidelines and regulations. Within that framework, our clients' individual instructions vary widely, as does the price, relating to **Forensic Field Reviews** and include but are not limited to:

- FNMA Form 2000 or 2000A
- Original photos of the subject and new/additional comparables
- Full MLS printouts, if available
- CMAs and/or Data Reports, if available
- Property tax and deed records/property card information
- Market trend analysis reports as of the effective date and up until the current date
- Aerial Mapping leading to a more thorough discussion of external obsolescence
- Summary and/or reconciliation addendum which may add additional insight to address specific client points of interest.

www.service1inc.com