

# Dynamic Approaches to Appraisal Technology

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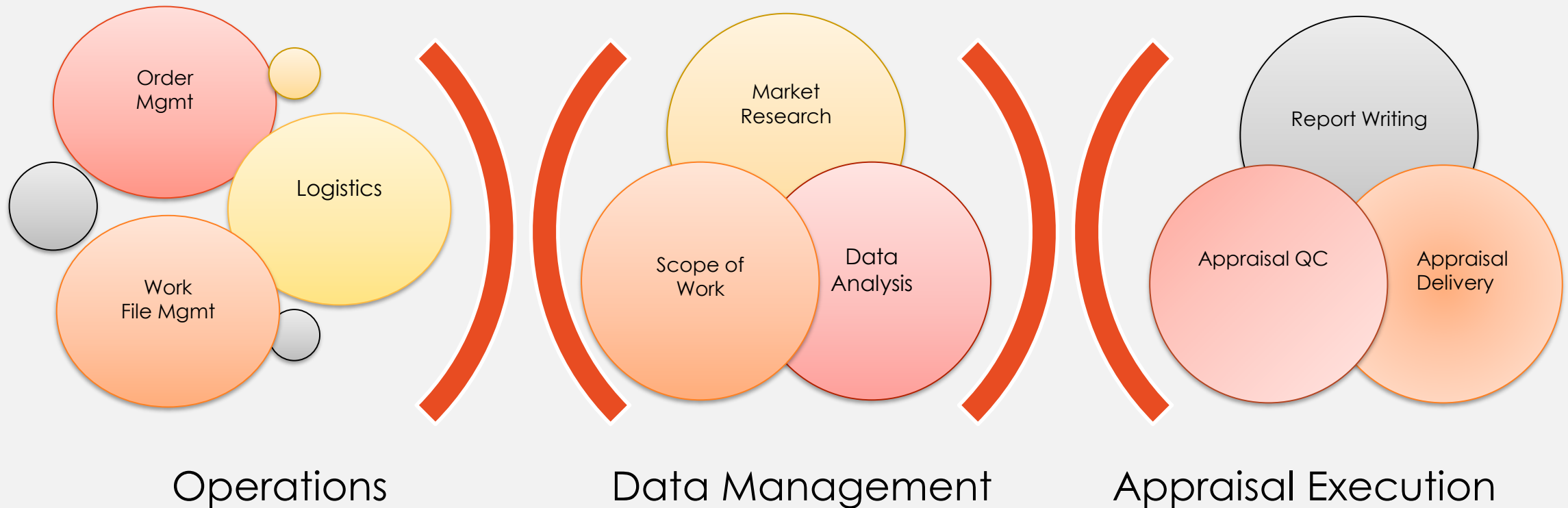
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# The Appraisal Process



# Current Technology in The Appraisal Process



# Technology Today

- » Appraisal Technology – Looking Back
  - Paper Forms, Typewriters, Clipboards and eventually Computers
  - The current URAR and appraisal forms

## Drivers of Current Technology

Regulatory Requirements	Client/Investor Requirements	Operational Considerations
Data Access Media	Ease of use	Cost

- » Appraisal technology is largely form-centric, other aspects of the appraisal development process are left to manual processes.

# Technology Tomorrow

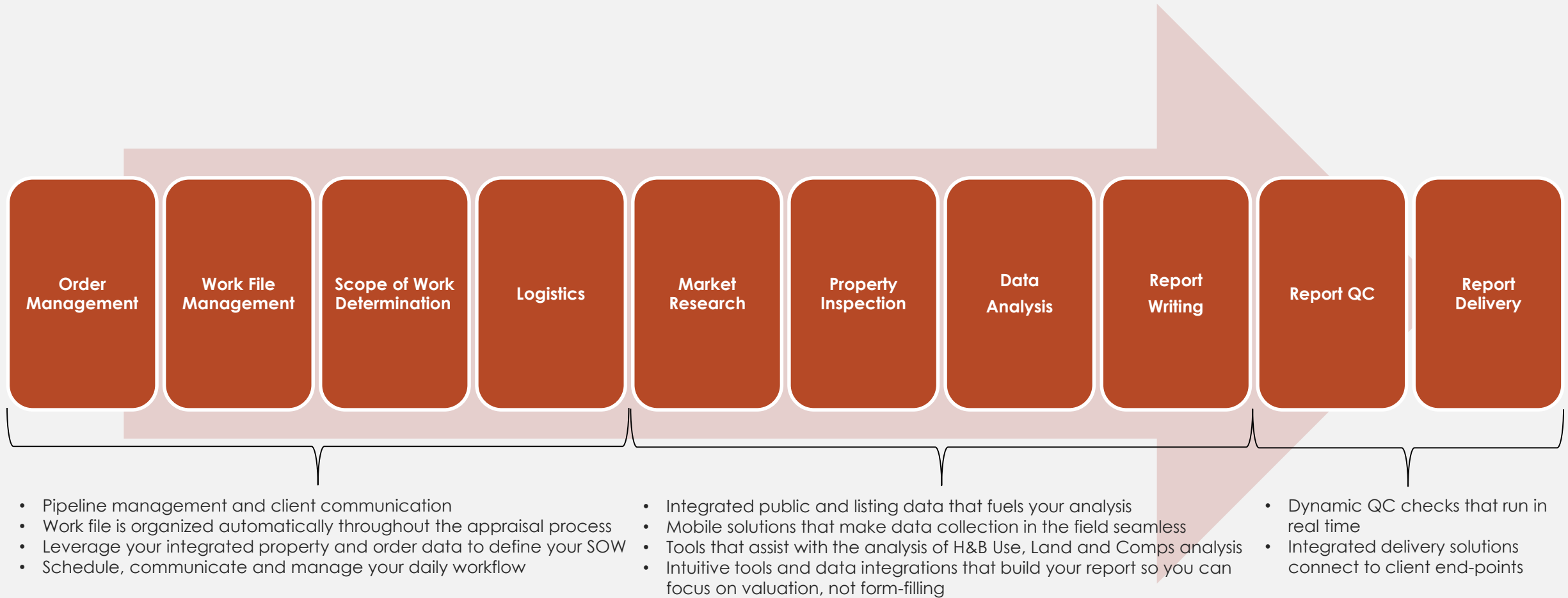
- » Appraisal Technology – Looking Ahead
  - Digital Age Adoption - Mobile Devices, LIDAR, Drones, etc.
  - UAD and Forms Redesign and Appraisal Modernization

## Drivers of Future Technology

Configurable and fluid investor requirements	Risk appetites	Ease of implementation
Digital data access	Industry agnostic “Big Data” analytics	Cost

- » Appraisal technology is process-centric and facilitates the appraiser's workflow rather than just the output.

# Future Technology in The Appraisal Process





# Recent Innovations

- » ACI OpenHouse - a pandemic solution with long-term application.
  - Subject property data collected by the property owner
  - Heavy reliance on digital photos for property description
  - Integrated with forms software to minimize data handling
  - GeoLocation to assist the appraiser with data validation
- » MLS Integration - access to your MLS integrated into your forms software
  - Offers an integrated solution for importing comps and market data directly into the report
  - Pulls in MLS photos of comps
  - Provides market trending data for added appraisal support
  - Minimizes unnecessary data handling and UAD compliances issues



# Conclusion

- » ACI continues to innovate and introduce the future of appraisal technology for both appraisers and users of appraisal services.
- » Visit our website at [www.aciweb.com](http://www.aciweb.com) and learn about all that we are doing to support appraisers and collateral risk management process.
  - Be a part of the solution – If you're an ACI customer, we want your input as we design the next generation of appraisal technology. Look for upcoming opportunities to share your feedback.



# Thank you.

A decorative graphic consisting of a series of overlapping, wavy bands of small, multi-colored dots (including orange, yellow, green, and black) that create a sense of motion and depth across the slide.

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