



VALUATION RISK MITIGATION & CONSULTING, LLC

A Collateral Risk Analysis Company

Managing Partners:

Audrey Allen	December 2013- Present
Anthony Allen	December 2013 - Present
Sean Wilson	December 2013 - Present

Located in Smyrna, GA, Valuation Risk Mitigation & Consulting, LLC (VRMC, LLC) provides superior consulting and review services in the valuation of real estate for both the residential and commercial industries. The management team at VRMC, LLC consists of Certified and Certified General Appraisers with a combined experience, in both forensic review and appraising, exceeding 35 years. Our associates are distinguished by their functional and technical expertise, combined with working field experience, thereby ensuring that our clients receive a quality and sound product.

Areas of Focus

Lender Reviews: Our Lender reviews/audits provide top level risk management guidance while providing a service to the client in the prevention of repurchase and/or rebuttal review. In rebuttal, the file is reviewed by a forensic review specialist to directly address what, if any, liability the lender should be held accountable. The prevention process addresses current residential and commercial valuation portfolios for any questionable circumstances which the lender may become accountable for in the future and addresses how these circumstances should be mitigated and/or rebutted.

Pre and Post Funding Reviews/Audits: VRMC offers pre-funding reviews that eliminate or reduce the clients' exposure to re-purchase requests, which can be caused when the collateral backing the loan is not correctly valued. The pre-funding product by VRMC assists the underwriter in making the initial decision to fund the loan.

The post funding review offered by VRMC is a quality control review which will allow the client to resolve defects within the valuation process by providing additional documentation to support the collateral. VRMC analysts have worked on thousands of re-purchase requests and are now working for lending institutions to strengthen and support their portfolios. VRMC works with the client to provide a documented, supported and quality product.

Our review services utilize the latest technology to identify non-compliance to the UAD guidelines. In addition, we utilize the forensic review skills of highly qualified analyst to determine adequate support for the final reconciled value.

Appraisal Management: Our customers expect an appraisal which is USPAP compliant and gives an opinion of value which is supported within the market and clearly explained within the report. The appraisal should be easily understood with comments describing the most significant red flag areas. The client expects the delivered product to have been reviewed for adherence to the client's



scope of work, which is UAD compliant, and within the scope of work as defined within the report. The benefit we offer is a product that will be reviewed by a team of forensic review analyst for USPAP and regulatory compliance, without diminishing the value of utilizing independent appraisers.

Vendor Management: Our asset management service accesses, certifies, analyzes and reviews reports on residential risk to lenders, borrowers and investors. We utilize only qualified, pre-screened, residential appraisers with a proven track record of quality and delivery. VRMC, LLC works within the clients' specific scope of work to develop a panel of experienced appraisers who are deemed qualified to perform services under a more detailed scope of work.

In order to meet the individual needs of our clients, VRMC, LLC maintains a wide range of qualifications. We excel in valuation residential and commercial pre and post funding review, residential and commercial appraising as well as forensic reviews. At VRMC, LLC we are continually expanding upon our knowledge and services to assist clients with the successful delivery of the mortgage product.

Exceptional experience with FNMA, coupled with functional and technical expertise and extensive industry knowledge makes VRMC, LLC the ideal choice for a valuation consulting partner.