



Freddie Mac's Home Value Explorer®

Streamlining the collateral valuation process

Home Value Explorer® (HVE) is a Freddie Mac automated valuation model (AVM) tool that simplifies the mortgage process by streamlining the collateral valuation cycle. For over 15 years, Freddie Mac has effectively employed AVMs internally for its own risk and portfolio management. Wholesale lenders and real estate professionals who need fast accurate valuations can benefit from the proprietary data, modeling expertise, industry knowledge and long-standing reputation that Freddie Mac and HVE bring to the market.

Key Benefits

- Generates fast and accurate valuations.
- Provides Confidence Scores that are easy to interpret and are statistically based on the Forecast Standard Deviation (FSD).
- Leverages Freddie Mac's modeling expertise and industry knowledge.

Key Features

- Covers all 50 states and the District of Columbia.
- Includes almost 3,000 counties, representing over 95 percent of the national housing stock.
- Utilizes home purchase data, national property data repositories, and a variety of modeling techniques such as repeat sales indexing and hedonics.
- Returns valuation data (hits) on approximately three quarters of all the properties submitted. If prior sales information is provided, hit rates are even higher.

Home Value Explorer Sample Report

A sample HVE report is provided below. The actual format will vary based upon distributor.

Property Address: 999 99th Road N City: Arlington State: VA Zip: 22207

4/20/2005	Model Type	Low	Point	High	Score	FSD
	HVE	\$478,500	\$490,880	\$503,260	H	.09

Address	City	County	State	Zip	Sale Date	Price	Living Area	Lot Size	Bed	Bath	Units	Year Built	Assessed Tax	Ppty Tax	Pool	Garage	APN	Code Std	Zone Code	Cost Per Sq Ft	Distance
999 99th Rd N	Arlington	13	VA	22207	2/25/2004	\$467,560	1250	5115	2	1.5	1	2000	\$280,536	\$3,740	N	-	2058006	RSFR	R-6	\$374.05	
998 Glebe Rd	Arlington	13	VA	22207	3/1/2003	\$525,000	1410	7015	3	2	1	2002	\$315,000	\$4,200	N	-	2046011	RSFR	R-6	\$372.34	0.11013
997 N Oakland St	Arlington	13	VA	22207	1/4/2004	\$399,800	1010	4000	2	1.5	1	1999	\$239,880	\$3,198	N	-	2054014	RSFR	R-6	\$395.84	0.1668
999 33rd St N	Arlington	13	VA	22207	12/2/2004	\$478,890	1255	5025	2	1.5	1	1998	\$287,334	\$3,831	N	-	2068018	RSFR	R-6	\$381.59	0.1893
999 N Nelson St	Arlington	13	VA	22207	11/5/2003	\$490,000	1200	5500	2	2	1	2000	\$294,000	\$3,920	N	-	2073046	RSFR	R-6	\$408.33	0.1931
998 N Stuart St	Arlington	13	VA	22207	2/15/2003	\$500,640	1300	6500	2	2	1	2001	\$300,384	\$4,005	N	-	2086023	RSFR	R-8	\$385.11	0.2816
999 N Tazewell St	Arlington	13	VA	22207	3/10/2002	\$385,000	900	3150	2	1	1	2002	\$231,000	\$3,080	N	-	2074031	RSFR	R-6	\$427.78	0.3357
999 N Utah St	Arlington	13	VA	22207	3/19/2004	\$433,500	975	4010	2	1	1	2002	\$260,100	\$3,468	N	-	2075022	RSFR	R-6	\$444.62	0.4108
997 N Utah St	Arlington	13	VA	22207	1/30/2005	\$425,000	1000	3900	2	1.5	1	2002	\$255,000	\$3,400	N	-	5038006	RSFR	R-8	\$425.00	0.535
999 N Taylor Rd	Arlington	13	VA	22207	2/14/2004	\$460,500	1150	5000	2	1.5	1	2001	\$276,300	\$3,684	N	-	3060053	RSFR	R-6	\$400.43	0.6081
999 N Pierce St	Arlington	13	VA	22207	2/28/2003	\$445,000	1030	4500	2	1.5	1	2000	\$267,000	\$3,560	N	-	20680111	RSFR	R-6	\$432.04	0.7305

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Learn more about Home Value Explorer

- Visit FreddieMac.com/hve
- View a complete list of distributors at FreddieMac.com/hve/distributors.html