



**VALUATION
CONNECT**
A MORTGAGE CONNECT COMPANY

PDR Vendor Product Guide

20
22

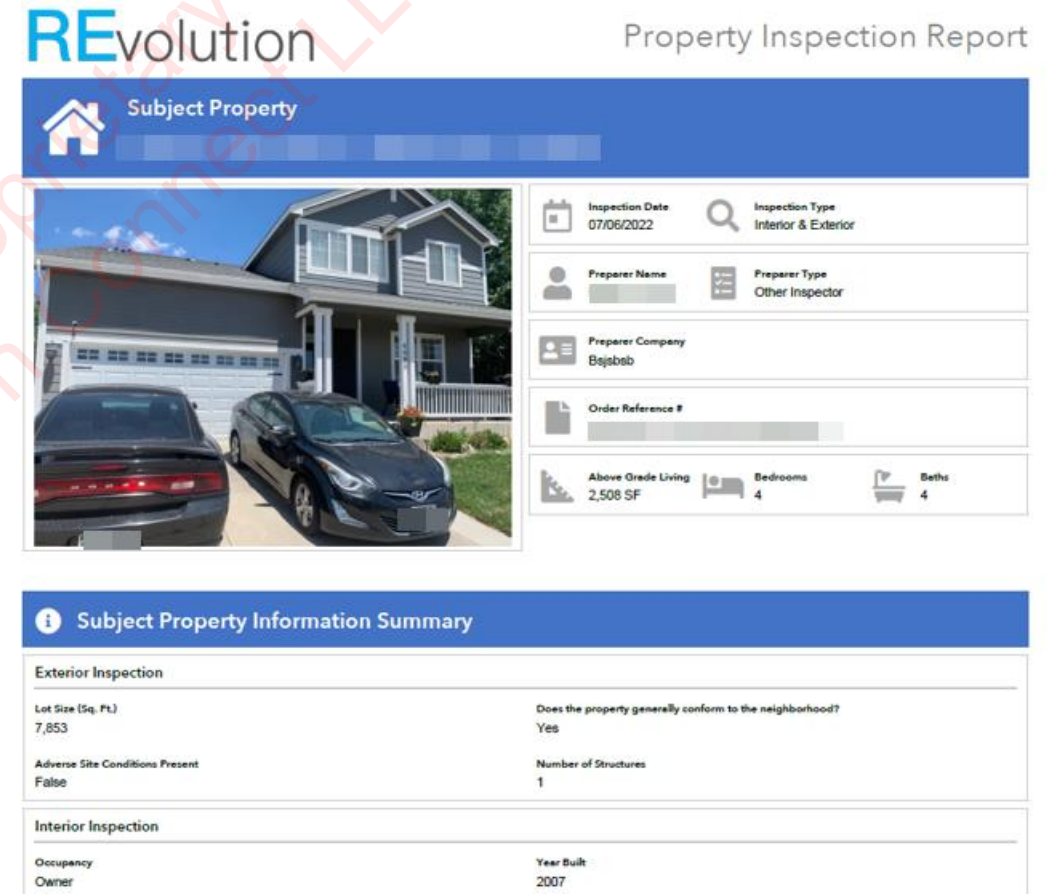
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Property of Valuation Connect LLC

New Product- PDR

PDR Product: Property Data Report (PDR) is an inspection that will be completed for the ACE+PDR product.

- ACE+PDR is a new offering that allows lenders to originate cash-out and certain no cash-out refinance loans without an appraisal.
- With ACE+PDR, additional property information is physically collected on-site by trained data collectors using the proprietary Freddie Mac PDR dataset, in lieu of an appraisal.
- To complete the order, vendors use a mobile app to collect the data as part of their inspection/walkthrough.
- The mobile app is accessed/completed through a “Scout” link that is provided to Vendors through the Vendor Instructions on each individual order.
- This is a two-part product, in order to fully complete this assignment, you must complete:
 - Scout Inspection
 - Cubi-Casa scan for sketch
- This process will go live for Freddie Mac on July 17, 2022.

Note: This product does not provide a formal valuation of the subject or need comps for completion. It does provide data/images collected from the subject.



REvolution Property Inspection Report

Subject Property

Inspection Date: 07/06/2022 | Inspection Type: Interior & Exterior

Preparer Name: [Redacted] | Preparer Type: Other Inspector

Preparer Company: Bjsbsb

Order Reference #: [Redacted]

Above Grade Living: 2,508 SF | Bedrooms: 4 | Baths: 4

Subject Property Information Summary

Exterior Inspection	
Lot Size (Sq. Ft.)	Does the property generally conform to the neighborhood?
7,853	Yes
Adverse Site Conditions Present	Number of Structures
False	1

Interior Inspection	
Occupancy	Year Built
Owner	2007

Common Questions about the ACE + PDR Inspection Report



- **Does Freddie Mac require that a property data collector pass a background check?**
 - Yes, a background check is required, but Freddie Mac is not providing specific requirements related to the background check. Valuation Connect requires background checks of all their Vendors and this will suffice for completing this product.
- **Can the property data collection be performed through a virtual observation?**
 - No, the property data collection must be performed through an on-site interior and exterior physical walkthrough of the subject property.
- **If the product cannot be completed notify the lender that recommend the subject be upgraded to a full appraisal product. This will be ordered after the initial ACE+PDR product is completed.**

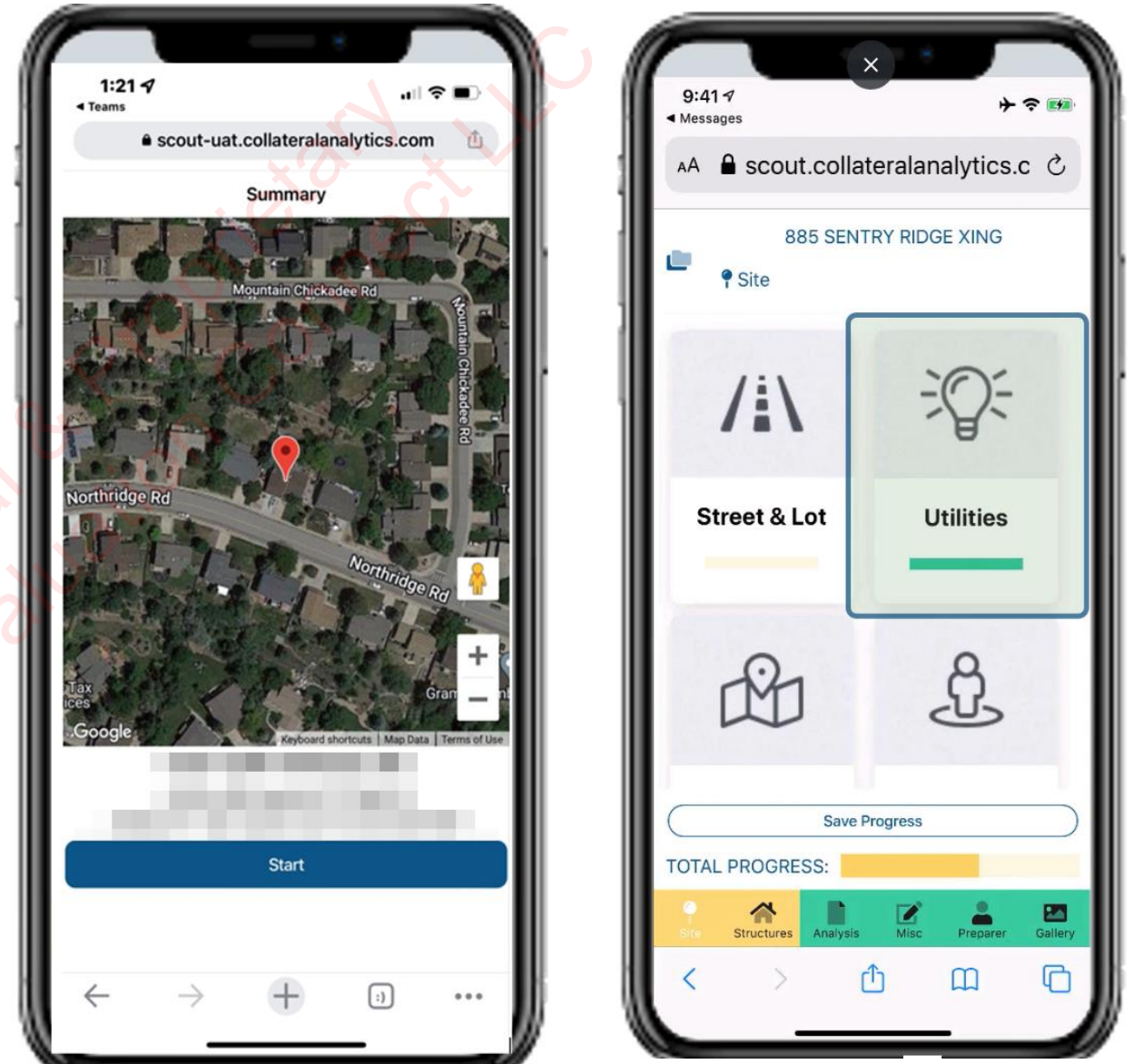




First Step:
Obtaining Scout Link

What is Scout?

- Scout is a third-party system that will be utilized to complete the inspection report.
- Once a PDR is assigned to you, the link will be available within the Vendor Engagement letter at the time the order is assigned.
- The App will guide you through the inspection process.
 - Site
 - Buildings Analysis
 - Misc.
 - Data Collector's Information
- The app displays different cards that the vendor needs to complete. They are yellow when there are outstanding items and turn green once completed!
- Once everything is green the inspection report is ready to be submitted.
 - An average inspection takes 30-45 minutes to complete.



Vendor Portal: Scout Link

Vendor Engagement Letter

This engagement letter is intended to provide detailed information and requirements to completely and accurately fulfill the assignment referenced herein. Please read this document carefully before accepting the assignment.

Our vendor portal at [redacted] provides you with the ability to view, manage, and fulfill assignment requests.

CONTACT US		
Appraisers	888-996-8060	apcr@val.com
Real Estate Professionals	866-509-3163	ema@val.com

ORDER INFORMATION			
Order Number:	[redacted]	Fee Amount:	[redacted]
Order Date:	[redacted]	DUE DATE:	[redacted]
Product:	[redacted]	Vendor ID:	[redacted]
Vendor Name:	[redacted]		

SUBJECT PROPERTY INFORMATION	
Address:	[redacted]
Borrower:	[redacted]
CoBorrower:	Work: Mobile: Home:
Access Contact:	Work: Mobile: Home: Email: Lockbox:

CLIENT / LOAN INFORMATION			
Client:	[redacted]		
Loan Number:	[redacted]	Loan Purpose:	[redacted]
FHA Case Number:	[redacted]		

STATE MANAGEMENT LICENSE:	
A state vendor management license may be required to conduct business within the subject property's state. If applicable, this license information is provided below.	
License Number:	AMC 200000367
Comments:	Expires 12/31/2022

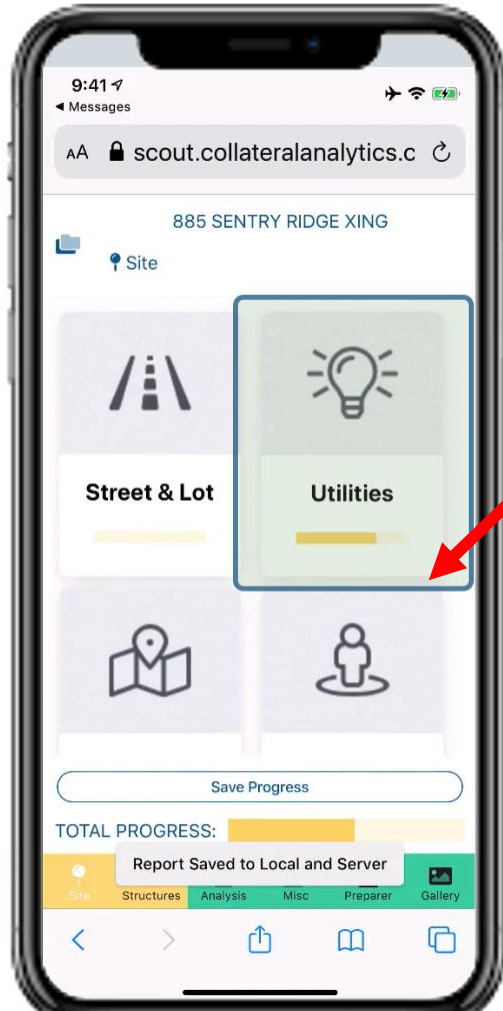
PRODUCT INSTRUCTIONS
Order Specific Instructions: Please contact borrower to arrange access to the property. When you arrive, please use the following link to perform the inspection and collect data. https://scout-uat.collateralanalytics.com/sso/ValuationConnect/ValuationConnect/1051527d-5cb9-4361-ac9e-50007ea48cb9/9%2bxYByk%2bdmIBFuyN3t57qTLT%2f47CXj%2b9Wxge2bxEvqXP4w%2bdkq3LXy9EhxQZQdkNfnjuHOettUgtPB9pfvhhbgT6Pq5%2b9OFewz138bYE0pTWbM8vkaCQhjyZDCCqlgY

Scout Inspection
Link

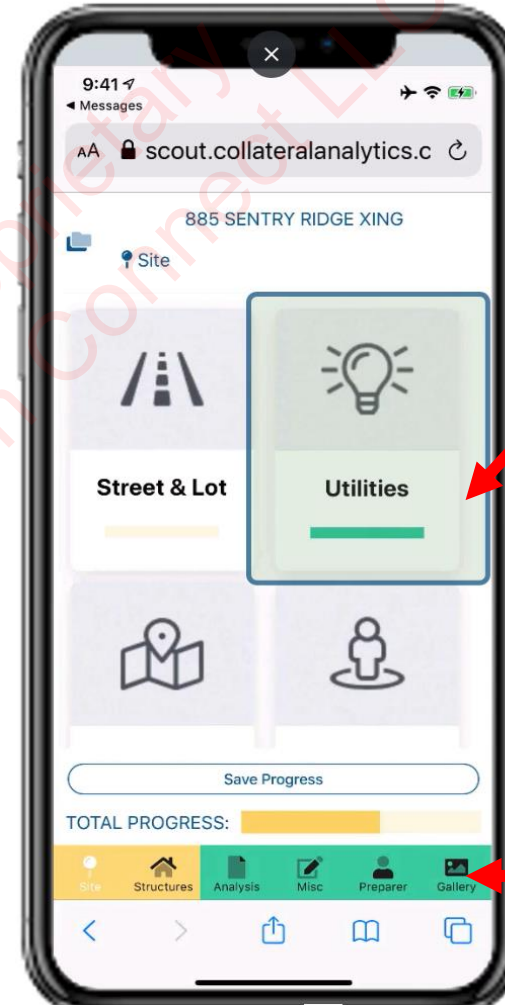


- The link will be provided by Valuation Connect within each order's vendor instructions.
- When you are at the property for the inspection, simply click on the link from your mobile device and it will open the data collection app and allow you to complete the inspection.
- You will also be able to access the link from a text message that is sent to you from Valuation Connect.

Example of Scout Inspection Cards



In Progress Inspection Items will display as "Yellow"

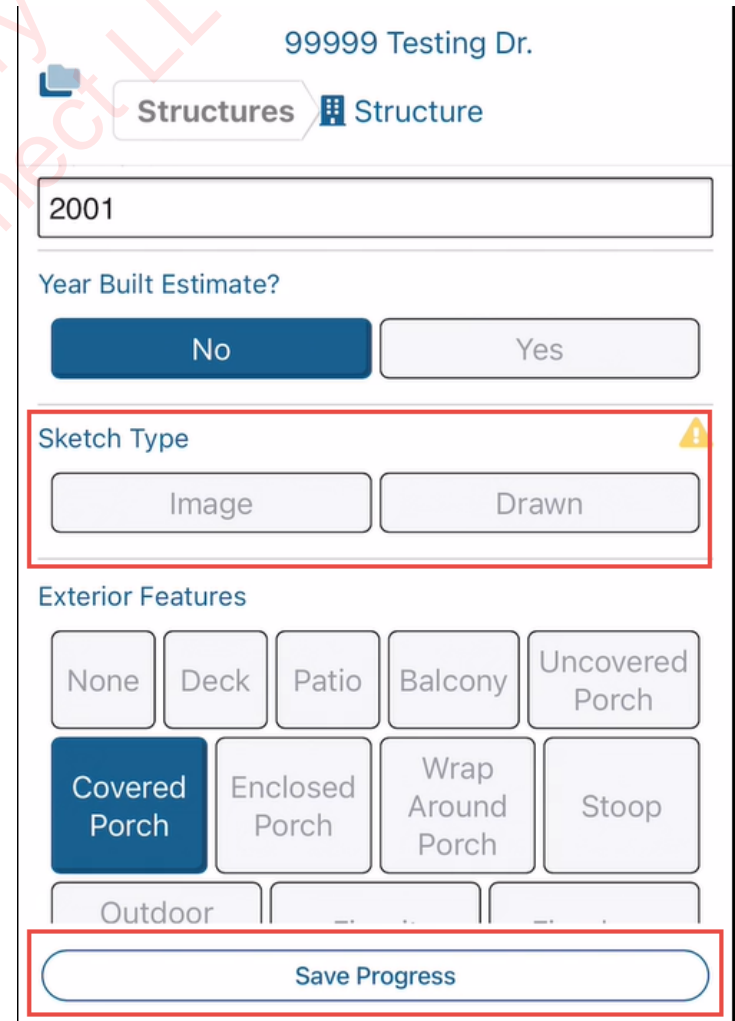


Completed Inspection Items will turn "Green"

Once the below section is completely green out submit the report

Scout: Submission

- Once you have completed all the questions within Scout there will still be one question you are not able to complete at the time of the inspection.
 - **Sketch: The sketch will not be provided to you until you have competed your Cubi-Casa scan and you are notified by email that it is ready for retrieval.**
 - This can take 24 hrs. for Cubi-Casa to complete.
- Save your progress for on all your additional items within your scout inspection and ensure this is the only “Yellow” item you have left to complete.
- Once the sketch is provided to you save the image and upload it to the “Sketch” icon. Then submit your final report as all cards will now be green.
- **DO NOT SUBMIT YOUR FINAL REPORT WITHOUT THE SKETCH FROM CUBI-CASA SCAN.**



99999 Testing Dr.

Structures Structure

2001

Year Built Estimate?

No Yes


Sketch Type 

Image Drawn

Exterior Features

None Deck Patio Balcony Uncovered Porch

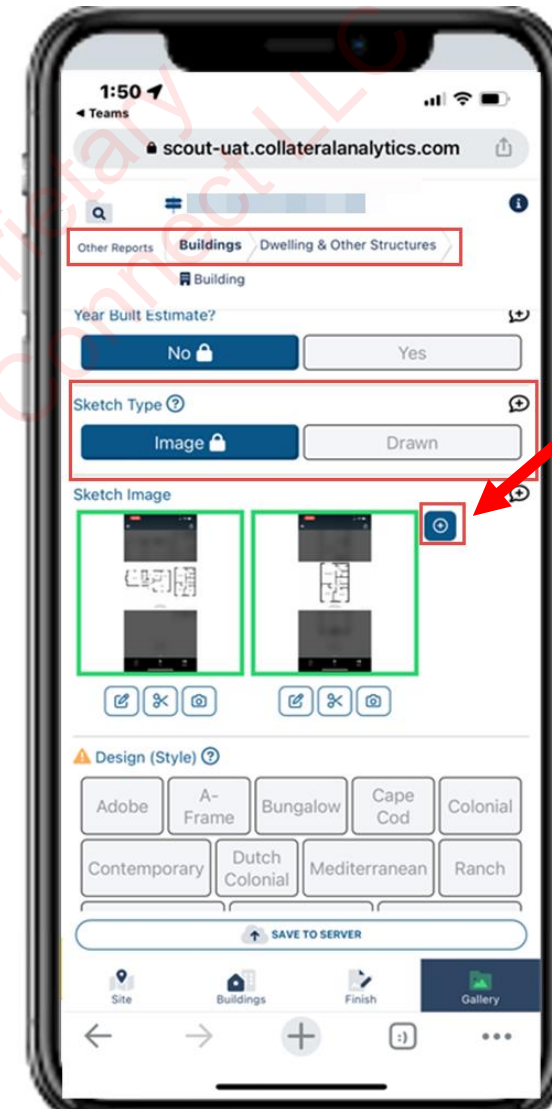
Covered Porch Enclosed Porch Wrap Around Porch Stoop

Outdoor

Save Progress

Scout: Uploading Sketch

- Once you have received the Sketch from Cubi-Casa and are ready to upload it into Scout.
 - You will want to ensure you have the images saved on your mobile device.
- Once these images are saved locate the sketch section within the “Building” card.
 - Go to “Dwelling & Other Structures”.
 - Then select “Image” within the Sketch section.
- You can add multiple images by clicking on the plus sign next to the image you have already uploaded.
 - You will need to add one image for each floor of the subject.



Add additional images for Sketch by clicking here.

Helpful Tips for Scout

- For additional training and tips on how to complete your Scout inspection visit the below link:
 - <https://vimeo.com/showcase/7899063>
- This link will allow you to review videos on the following:
 - Step 1: Mobile Device Setup
 - Step 2: Scout Introduction and Overview
 - Photo Tips and Best Practices
 - Move or Rotate a Photo
 - Move a Room from one level to another
 - Scout full Walk through
- If you are out on an inspection and need assistance reach out to Valuation Connect.
 - Phone: 888-996-8060
 - Email: ACEPDRSupport@valuationconnect.com

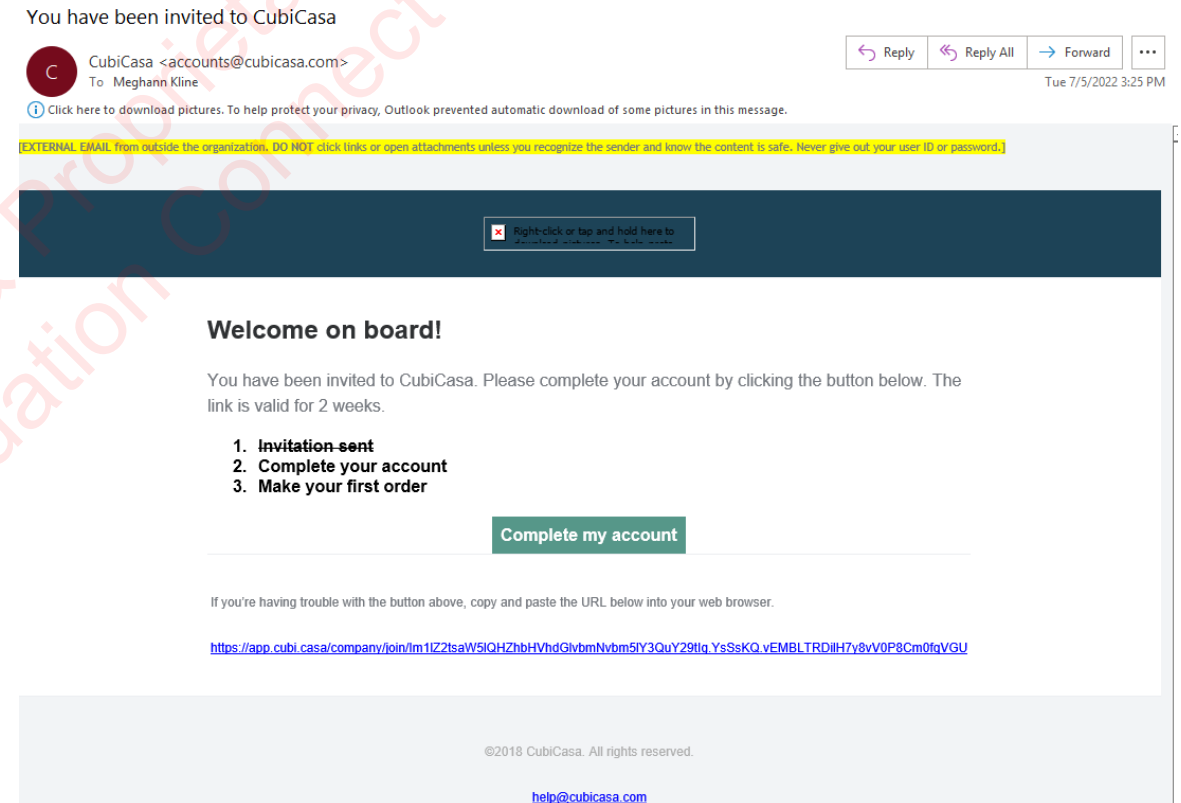




Second Step:
Setting up Cubi-Casa

Cubi-Casa: Email Example

- Once you have been assigned the order you will receive a two emails. The first will be provided by Cubi-Casa and the second will be from Valuation Connect.
- Cubi-Casa Email:
 - This email will allow you to create an account.
 - Once account is created you will go into your phone and download the Cubi-Casa app.
 - From the app you will be able to complete the scan for the sketch.
- Valuation Connect Email:
 - This email is sent to you as a reminder to complete the steps from Cubi-Casa
 - It also contains helpful tips and contact information for Valuation Connect if there are any questions or issues.



Download the Cubi-Casa App

Download CubiCasa app on iOS

1. Open the iOS App Store.
2. Search for “CubiCasa”.
 1. Keep in mind that you need an Apple ID to download applications from the App Store.
 2. If you’re new to iOS, [follow these steps to create a new Apple ID.](#)
3. Download and run the application.



Download CubiCasa app on Android

1. Open the Google Play Store.
2. Search for “CubiCasa”.
 1. Keep in mind that your Android mobile device must be linked to your Google Account
 2. If you’re new to Android, [follow these steps to create a new Google account.](#)
3. Tap install.



Best scanning technique

1. Make sure you scan the whole property in one scan (including all floors and any detached garage/porch).
2. Start scanning on the lowest floor and work your way upwards. We recommend you start from the entrance but do whatever works best for the building you are scanning. Scan one floor completely before moving to the next. Do not go back and forth between floors during the scan.
3. Hold the camera steady with both hands and walk at a normal walking pace.
4. Keep the device at chest height and tilt it slightly downwards.
5. Avoid rapid movement. Hold the camera steady with both hands and walk at a normal and calm walking pace.
6. Always point the camera in the walking direction. No need to show more than 3 feet (1 meter) of the wall.

Please review here for additional tips:

<https://www.cubi.casa/support/scanning/best-scanning-technique/>



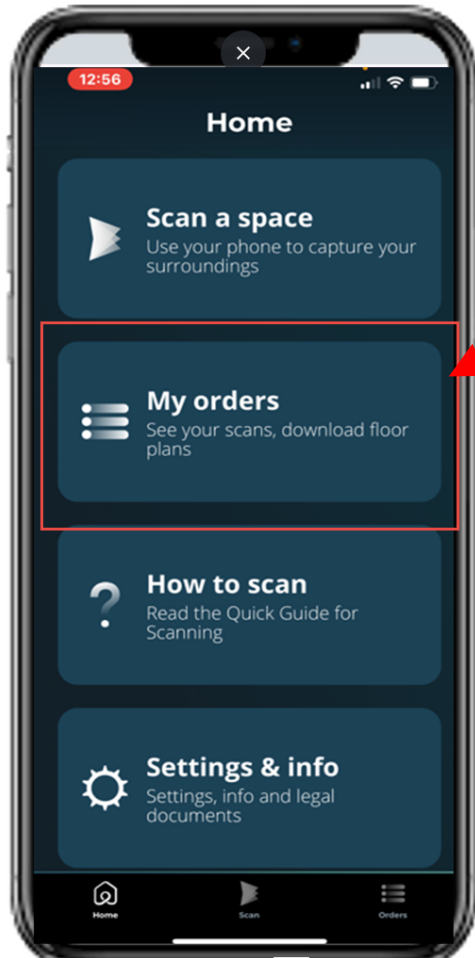
Cubi-Casa: Obtaining Sketch

- Once you have completed your Cubi-Casa scan you will receive an email/push notification that the sketch is completed and available for you to download.
- This will be the file you will need to save either to your phone or your computer to finalize your completed report.
 - **Once the sketch is saved you will be able to upload it as an image within your SCOUT report for your final submission.**
 - Refer to page 9 for this information.
- If you do not receive your sketch within 24hrs. Provide an update to Valuation Connect that you are still waiting for this information to complete the finalized report.

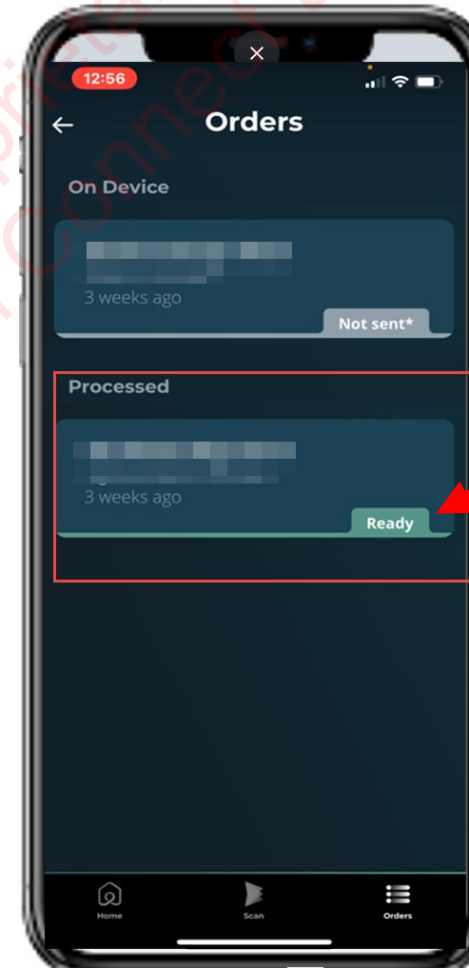


Cubi-Casa: Retrieving Sketch

Once you receive notification that the Sketch is ready to retrieve, go to the Cubi-Casa App

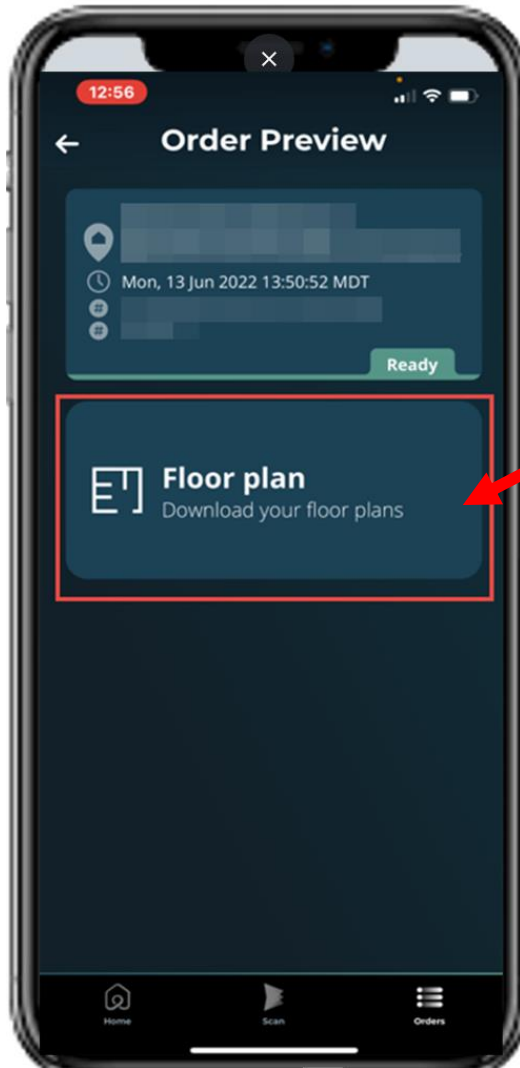


Go to the “My Orders” box within the app.

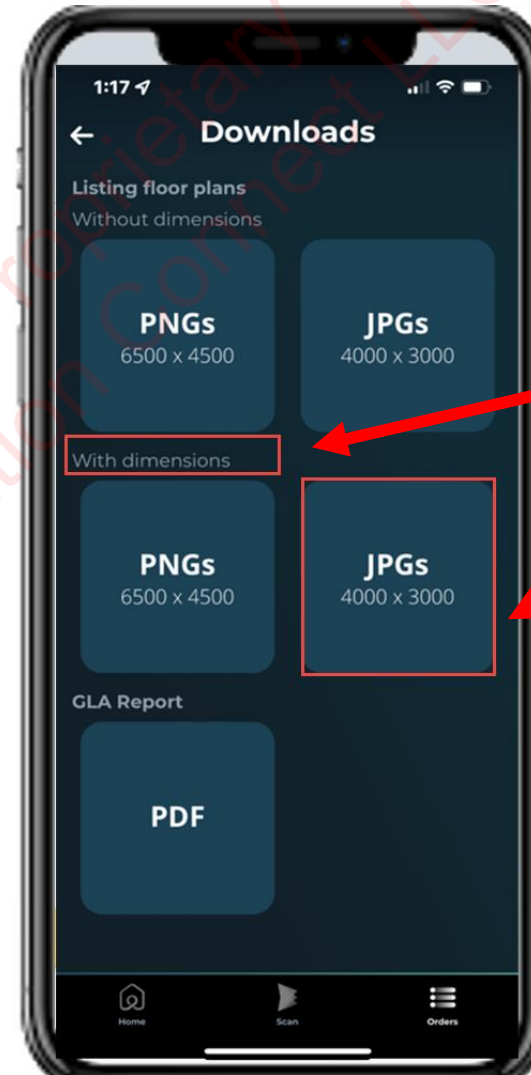


Within the orders locate the “Processed” section and the order you need the sketch for.

Cubi-Casa: Retrieving Sketch



Go to the "Floor Plan" section of the Order Preview



Within the Floorplan it will ask you to verify which sketch to Download.

Select:
"With Dimensions
JPGs 4300 x 3000"

Cubi-Casa: Retrieving Sketch



Once you are within the sketch you will be able to review. Scroll to review all levels of subject.



To Download the sketch, select the download option in top right corner. It will allow you to save the images on your phone.



Completion of Training

Completion of Training

- Now that you have completed your training on the new PDR product, please confirm completion. You may do this through the link sent to your email or by clicking here:

Click Here to
Confirm Completion

- This will ensure Valuation Connect will notate your profile that you are ready to take PDR assignments when available.
- You will not be eligible for PDR assignments until you have advised you have completed the training through our Form that was sent to you.



Resources

If you have any additional questions about this process, please review the below material or reach out to Valuation Connect.

- Valuation Connect:
 - Phone: 888-996-8060
 - Email: ACEPDRSupport@valuationconnect.com
- Scout Training and Information:
 - <https://vimeo.com/showcase/7899063>
- Cubi-Casa Training and Information:
 - <https://www.cubi.casa/support/scanning/best-scanning-technique/>
- Freddie Mac ACE+PDR resources:
 - <https://my.sf.freddiemac.com/faq/ace-pdr-faq>

