

# Interactive ClearAVM

A ClearAVM™ API valuation tool that factors in key property characteristics and conditions to determine an automated value

Interactive ClearAVM is an API valuation tool that empowers users who have independently verified information or want to perform scenario planning analysis to input and update key property characteristics and conditions, so they are factored into the automated valuation, instilling added confidence in real estate decisions.

ClearAVM™ is one of the industry's best lending-grade, automated valuation models (AVM) designed to handle situations that require a high volume of confident property valuations quickly and accurately.

## An AVM that reacts to property condition for enhanced valuation

Interactive ClearAVM gives you the ability to add property condition as an input to the AVM and update information for the highest confidence in a valuation. Frequently lenders will have additionally verified sources of property information (including condition and measurements), with Interactive ClearAVM you can ensure all are accounted for in the automated value.



### Customize Property Characteristics

Produces a real-time automated valuation that reflects the users verified property data inputs, so the user spends less time reconciling the valuation.



### Account for Property Condition

Include an inspector's condition rating to create a compliant home equity evaluation and increase confidence in the automated valuation, especially with distressed or upgraded properties.



### Obtain Post-Improvement Value

Perform scenario analysis to confidently underwrite a property for its post-improvement value or reliably calculate the value of improvements for remodeling and development decisions.

## How it works

Interactive ClearAVM is accessible through Clear Capital's Application Programming Interface (API), which automates workflow by connecting to front-end user applications and inspection report data. Users can adjust up to six key characteristics to calculate the property's estimated value:

- 1 Property condition (C1-C6)
- 2 Number of bedrooms
- 3 Number of bathrooms
- 4 Gross Living Area (GLA)
- 5 Year built
- 6 Lot size

## Interactive ClearAVM has a broad spectrum of uses



### Home Equity Lending

Add property condition to automated valuations, allowing originators to confidently underwrite with an automated valuation, especially when a property is in below or above average condition.



### Portfolio Monitoring/Secondary Markets

Enables quick valuation using property information verified in underwriting, maintaining consistency with entry valuation characteristics.



### Real Estate Investing and Development

See how changing key property characteristics impact a home's value to increase confidence in remodeling or development decisions.



### Reconstruction and Remodeling Lending

Underwrite based on the value of a home after a proposed home improvement to increase lending opportunities and offer competitive rates.



### Consumer Finance

Increase user confidence in online valuations by allowing homeowners to power the AVM with their home details so they can get the most accurate estimate.

To learn more about  
Clear Capital's  
Interactive ClearAVM

Schedule a call with us at **530-250-2525**  
email [sales@clearcapital.com](mailto:sales@clearcapital.com), or visit  
[clearcapital.com/analytics/clear-avm](https://clearcapital.com/analytics/clear-avm)