

Clear Capital Commercial Valuations

Finally, a high touch, compliant solution that meets your budget.

For over a decade, Clear Capital has been delivering commercial valuations. Our promise is simple; to make our customers' lives better with premium valuations.

B Commercial Broker Price Opinions (BPO)

A Commercial Evaluations

B Commercial Property Condition Inspections (PCI)

A Commercial Appraisals

With Clear Capital commercial valuations, there are no off-the-shelf solutions. You can count on:

- **Transparency:** the most appropriate comparables and applicable supplemental market data
- **Quality Assurance:** both automated and human quality control review
- **Compliance:** State regulations in all 50 states, Interagency Appraisal and Evaluation Guidelines (IAG), Uniform Standards of Professional Appraisal Practices (USPAP)
- **Competency:** a nationwide network of commercially-trained, geo-competent real estate brokers and appraisers



Office



Retail



Industrial



Multi-Family



Hotel



Vacant Land



Special Purpose

Consider our team an extension of yours. We ensure the quality and reasonableness of the conclusion by requiring verified sales and rent data from our vendors and leveraging our nationwide data resources. And we offer several report types to fit your needs, quick delivery for timely decisions, and competitive pricing to complement your business model.

About Clear Capital

Clear Capital has served as a trusted partner for clients across the mortgage and lending industries, providing loan valuation outsourcing and data analytics for mortgage originators, secondary market institutions, servicers, and resellers for properties across the United States. We use the most progressive technologies available and hands-on analytics to deliver highly accurate and reliable tools, including Appraisals, Value Reconciliations, Broker Price Opinions (BPOs), Property Condition Inspections (PCIs), Commercial Valuations, Automated Valuation Models (AVMs), Home Data Indices (HDIs), Bloomberg/Home Data Index Subscription, and Quality Assurance Services.

We're grateful for your consideration of Clear Capital as a potential partner, and look forward to a long, trusted relationship. For more information about us, please call 530.550.2525 or visit www.ClearCapital.com.

B Commercial Broker Price Opinions (BPO)

Highly reliable price opinions for asset management, monitoring and disposition.

- Reviewing performing and non-performing commercial assets
- Valuing commercial collateral
- Setting listing prices

Our review of the subject property and local market includes an analysis of adjusted price ranges and a reconciliation of an “as-is” market price. At your request, we can provide a repaired price and also consider accelerated marketing periods. For a more comprehensive analysis, the Income Capitalization Approach can be added to value multi-tenant or leased investments.

- Sales Only
- Sales With Listings
- Sales & Income Approach

A Commercial Evaluations

Cost effective, compliant alternative to a commercial appraisal for:

- Securing loans less than \$250K
- Valuing commercial properties to be used as collateral on business loans under \$1 million

Our Commercial Evaluations are fully compliant products that are more affordable and have quicker turn times than traditional narrative appraisals. Ideally suited for small balance origination, extensions of credit and loan modifications. Similar to our BPO products, we can provide both the Sales Comparison and Income Capitalization approaches to value.

- Sales Only
- Sales & Income Approach

**all meet state-by-state, IAG, and USPAP compliance*

B Commercial Property Condition Inspections (PCI)

Obtain the current state of a property with a Commercial PCI.

Following a major disaster, a timely review provides an accurate assessment. Clear Capital’s nationwide network of commercially-trained brokers ensures a geographically competent broker is onsite within hours.

Clear Capital’s Commercial PCI was designed to provide physical condition and characteristics compliant with IAG. The potential risk summary distills all factors into one easily identified risk flag highlighting relative risk factors influencing the property’s marketability. Detailed reporting includes damage ranking, repair cost, time-to-cure estimate, condition of neighborhood and neighboring properties, and zoning issues and/or changes.

- Interior
- Exterior

A Commercial Appraisals

As a registered AMC, Clear Capital delivers a high touch, high quality product supported by our nationwide network of commercially-trained appraisers and on-site staff appraisers. Aerial imagery, local market data, supplemental sales and rent comparables, and well-defined narratives offer added insight into the value conclusion. Our on-site staff appraisers review every commercial appraisal to ensure these reports are completed properly, the first time.