

HYBRID APPRAISAL & TITLE PRODUCTS for RENT & HOLD FIX & FLIP

Nations Provides the Best Winning Combination of Appraisal and Title Products.

NATIONSLINK

NVS is proud to offer NATIONSLINK!

A Desktop Appraisal with Inspection

NATIONSLINK provides lenders with an ideal valuation solution for home equity loans, portfolio analysis or pre-foreclosure scenarios, where a full appraisal is not required by law.

NATIONSLINK meets regulatory requirements for low risk independent valuation analysis that is more accurate and meaningful than AVMs or BPOs.

A proprietary product which combines either an exterior only or interior/exterior inspection with a USPAP compliant Desktop Appraisal Report.

- Inexpensive solution to the high expense and long delays for a traditional field appraisal.

- Reduces valuation risk with an appraiser's value opinion supported by a physical inspection.

- Geographic competence with real time local MLS data.

Contact NVS to learn more about NATIONSLINK.

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EQUITYEXPRESS

Insured HOME EQUITY

Title and Settlement Solution.

Program Guidelines

- Available in all states
- No borrower affidavits required
- Loans can close substantially quicker, compared to traditional title and processing
- Equity loans can be in any position (except Purchase Money)
- Loans not to exceed \$750,000.00 loan amount
- Loan-to-value and combined Loan-to-value not to exceed 100%
- Minimum borrower credit score of 520
- Residential properties only

Program Coverage

- Coverage through Voyager Indemnity Insurance Company. Rated A (Excellent) by A.M. Best Company
- Inexpensive compared to traditional title insurance premium
- Vesting
- Legal
- Lien Position (based on credit)
- Fraud

Program Features

- Gap coverage between report date and recordation date
- Loan must close within 45 days of credit report date, or new credit to be pulled
- Recording to be submitted within 15 days of funding
- Coverage is for Life of Loan and fully transferable (if the loan is sold)
- Simple claims process with 30 day settlement
- Foreclosure not required if commercially uneconomical to foreclose
- Includes all filed liens to include tax liens