

## APPRAISAL MANAGEMENT SERVICES

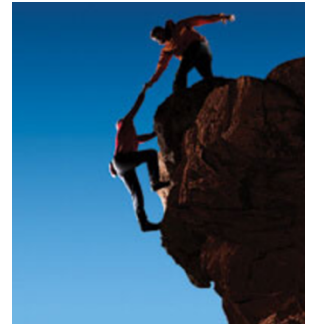
### Experienced, proven appraisal management partner focused on your success

RPS is a single provider for all your residential real estate valuation needs. We deliver high quality appraisal management services, innovative and best-in-class collateral risk management tools, and a superior end-to-end client experience.

### People

**Extensive in-house valuation expertise coupled with outstanding customer support:** We know that your success depends on the quality of your employees' and customers' experience throughout the process. Our people are a critical part of our success and the key to delivering service excellence.

- **Proven track record**, with over 20 years of servicing the major Canadian banks, mortgage lenders, insurers, mortgage servicers, credit unions, and independent mortgage brokers
- **Deep, broad and experienced network and service delivery team** with comprehensive and practical valuation expertise, from our:
  - Over 5,500 appraisers across the country
  - National appraisal management team and appraisal quality review specialists with extensive real estate industry experience, including realtor and appraisal designations
  - Bilingual and highly-trained operations team
  - Knowledgeable, passionate, and dedicated account executive team
  - Data scientists who understand the real estate industry and report on market trends
  - Engaged executive team with a key focus on the customer experience
- **Active industry participants and thought leaders**
  - Our team is actively involved with various lender and broker associations, appraisal associations, important think tanks, and other stakeholder groups for the continued advancement of the industry
  - RPS is recognized for and promotes training, education, and learning amongst our clients through our Annual Property Summit, regional breakfasts, and informative industry reports



### Process

**Investing in solutions that drive continuous improvement and innovation:** We are committed to making our customers' experience the best that it can be. This includes being current on regulatory requirements such as B10, B20, and B21 and developing complimentary products to support these needs (such as our automated risk assessment tools and forecasts).

- **Corporate strength and stability**
  - **A Canadian company with extensive resources**, corporate strength, and financial stability, including the support of our parent company, Brookfield Asset Management, a global asset manager with over \$250 billion in assets under management
- **Proven infrastructure and established governance**
  - **Robust, reliable, and flexible technology** to support your unique and ever-changing needs
  - **Established governance, internal controls (CSAE 3416), and security measures** to meet the standards required expected by compliance groups
- **Streamlined processes designed to save time and increase efficiencies**
  - **Established tools and practices to drive process improvements**; for example, thirty percent of RPS employees are Lean Six Sigma Green Belt certified
  - **Ongoing collaboration** with clients, suppliers, and other industry leaders to foster innovative solutions to important stakeholder challenges

## Product

**Comprehensive, flexible and customizable solutions to meet your valuation needs:** Our solutions are used throughout the lending process from adjudication to portfolio management and asset disposition. We offer:

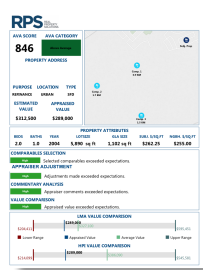
- **Full suite of valuation products:** We can provide solutions for all your valuation needs, ensuring that you can quickly and seamlessly adjust to market, regulatory or policy changes:
  - **Appraisal solutions:** Full, Drive-by, Desktop, and Foreclosure appraisals, along with related products such as Market Rents, Progress Inspections, and As Is/As Complete valuations
  - **Automated valuation models and indices:** Automated Valuation Models (AVMs), House Price Indices (HPIs), and House Price Forecasts
  - **Quality and risk tools:** Collateral Assessment Review (CAR) and Automated Value Assurance (AVA)
- **Comprehensive reporting** that provides our clients with valuable insights and help them to better manage their business. We provide:
  - **Extensive, appraisal reporting package,** with a comprehensive set of standard reports that can be customized to meet your unique needs
  - **Meaningful residential real estate insights and critical business intelligence** which leverages our proprietary housing database and sophisticated analytics
- **Flexible solutions** for communicating and working with RPS (creating, submitting, referencing, and communicating appraisal orders), including
  - **Easy-to-use portal and/or full system integration,** along with an experienced IT team that implements solutions on time and on budget, across technologies, connectivity (e.g. APIs, XML, etc.) and complexity (from a simple portal to highly complicated, dynamic real-time environments)
  - **Flexible appraisal management and assignment options,** including complete appraisal management by RPS, your choice, rotation, or any combination thereof

## Key RPS Differentiators

### Automated Collateral Review



### Automated Value Assessment



### Comprehensive Reporting Package



- Ensures the completeness of the appraisal report, compliance with your policies, and identifies potential risks with the property
- Fully customizable with 350+ business rules to choose from that can be easily modified based on changes to your business
- Delivers a concise report for each order with the rules results and information on the triggered rules
- The most comprehensive, sophisticated, and flexible solution in the industry

- Validates the accuracy of the appraised value and the quality of the supporting appraisal report by intelligently applying 120 complex rules to 500+ appraisal report fields
- Delivers a concise AVA report with all the critical information needed, including score, flags, and details on possible concerns with the report
- Allows for increased throughput, triaging of outlier appraisal reports, reduction of “noisy” appraisals, and facilitates compliance with regulatory requirements

- Includes an extensive reporting package, as well as ongoing consulting support from our analytics experts including set up
- Facilitates monitoring and measuring of operational efficiency, such as appraiser response rates, turn-around times, escalations, product mix, and market trends
- Delivered as per your needs and specifications (delivery mechanism, format, timing, etc.)