



EBOOK

Choosing the Right Valuation Partner: 8 Questions Every Lender Should Ask

An Executive Guide from Stewart Valuation Intelligence



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The valuation industry is changing quickly.

New reporting standards, expanded property data requirements and advances in technology are reshaping how valuations are ordered, completed and reviewed.

The right valuation partner should do more than manage appraisal orders. They should help you improve quality, control risk, support different lending strategies and prepare for what's next.

Just as importantly, they should be investing for the long term. The best valuation partners aren't chasing the next funding round or building toward an exit. They're building technology, people and processes that help lenders succeed year after year.

These eight questions will help you identify a partner that's ready to support your business today and continue investing in your success tomorrow.



QUESTION #1

Are you ready for the changes coming to the valuation industry?



Readiness means more than meeting a compliance deadline.

Your valuation partner should already be preparing its technology, workflows, quality control processes and appraiser network for changes like UAD 3.6, the Uniform Property Data Report (UPDR) and whatever comes next. Ask what they've completed, what they're testing and how they'll help your team transition. The best partners don't simply react to industry change. They help clients prepare for it.

SVI Perspective



Compliance is the finish line.
Readiness starts much earlier.

The smoothest transitions happen when your valuation partner has already invested in technology, testing and operational readiness long before a mandate takes effect.

QUESTION #2

How are you using AI and machine learning to improve valuation quality?



Everyone is talking about AI. The better question is whether it's delivering meaningful results.

AI and machine learning can identify inconsistencies, surface potential risks and automate repetitive quality checks, allowing experienced valuation professionals to focus where their expertise adds the most value. The goal isn't replacing appraisers or reviewers. It's helping them produce more consistent, accurate and defensible results.

Ask how technology is being used throughout the valuation process, how often it's being improved and whether innovation is driven by solving client challenges or simply following the latest trend.

SVI Perspective



AI should enhance human expertise, not replace it.

The best valuation outcomes combine intelligent automation with experienced professionals who understand the property, the market and the assignment.

QUESTION #3

How do you ensure quality before a report reaches our team?



Quality control shouldn't begin after an appraisal is complete.

It should be built into the process from the start. Look for automated rule sets, data validation, intelligent workflows and experienced reviewers who understand local markets and evolving GSE requirements. Ask how issues are identified, how appraisers receive feedback and how the provider measures quality over time.

The strongest valuation partners continuously refine their quality processes as regulations, market conditions and client expectations evolve.

QUESTION #4

Can you support the full range of valuation solutions we need today and tomorrow?



Every loan doesn't require the same valuation solution.

Your provider should offer traditional appraisals, hybrid products, desktop solutions, property data reports, evaluations, AVMs, reviews and specialized solutions for home equity, servicing, investors and capital markets.

Just as important, they should offer a broad range of valuation solutions that allow you to align the right product with your lending guidelines, risk tolerance and business objectives.

SVI Perspective



The goal isn't to sell more of any one product. It's to recommend the right valuation solution for your specific need.

Every lender has different guidelines, risk tolerances and business objectives. The best valuation partners offer a broad portfolio of solutions so you have the flexibility to choose the approach that best fits the transaction when guidelines allow.

QUESTION #5

Can your technology work the way we work?



Technology should simplify your process, not force you to change it.

Ask about LOS integrations, APIs, Encompass connectivity, automated status updates, configurable workflows and reporting. Your valuation partner should be able to integrate into your existing environment while providing the flexibility to support future initiatives.

Technology should make ordering, managing and reviewing valuations easier for everyone involved.

Can you adapt as our business changes?



Markets change. Lending strategies change. Your valuation partner should be able to change with you.

Whether you're expanding home equity lending, supporting servicing, adding investor solutions or managing changing loan volume, your provider should have the operational capacity, technology and product breadth to keep pace.

They should also have the financial strength to continue investing through every market cycle. Technology, cybersecurity, regulatory readiness and new valuation solutions require ongoing investment. Providers focused on long-term growth are better positioned to support their clients through whatever comes next.

SVI Perspective



Technology matters.
So does staying power.

Markets rise and fall. Regulations change. Long-term partners continue investing through every market cycle because their focus is building lasting client relationships, not delivering short-term returns.

QUESTION #7

What makes your appraiser network different?



A large panel doesn't automatically produce better results. The right appraiser for the assignment does.

Ask how appraisers are recruited, vetted, monitored and supported. The assignment process should consider geographic competency, property type, experience, credentials, historical performance and current capacity.

A strong appraiser network is one of the biggest contributors to quality, turn times and consistency.

QUESTION #8

Is your valuation partner investing in the future or simply reacting to it?

The valuation industry won't look the same five years from now. New standards, advancing technology and changing lender expectations will continue to reshape the market.

Ask how your provider invests in innovation, regulatory readiness, cybersecurity and the people behind the technology. Are they building solutions because clients need them, or because investors expect rapid growth?

Look for a partner with the experience, financial strength and long-term commitment to continue investing regardless of market cycles. Stability matters because it allows a company to focus on helping clients succeed instead of chasing the next quarter.

Stewart Valuation Intelligence is backed by the strength of Stewart, a publicly traded company with more than 130 years of experience helping clients manage risk through changing markets. That stability allows us to invest where it matters most: our people, our technology and the solutions our clients will need tomorrow, not just today.



SVI Perspective



The best technology strategy isn't built around the next funding round. It's built around the next decade.

Long-term investment creates better technology, stronger partnerships and more dependable solutions. That's the advantage of working with a company committed to helping clients succeed through every market cycle.

SVI: A Partner Built for What's Next



Choosing a valuation partner isn't about finding someone who can manage appraisal orders.

It's about selecting a partner that can help you improve quality, manage risk and stay ahead of an industry that's evolving faster than ever.

Technology matters. Experience matters. But perhaps most important is having a partner committed to investing in your success for the long term.

Stewart Valuation Intelligence combines experienced valuation professionals, AI-powered technology, a nationwide appraiser network and the financial strength of Stewart, a publicly traded company with more than 130 years of experience helping clients manage risk.

We're investing in UAD 3.6, UPDR, AI, machine learning and the next generation of valuation solutions because that's what our clients need. We believe the best partnerships are built through continuous investment, industry expertise and a commitment to helping lenders succeed, regardless of where the market goes next.

If you'd like to learn more, reach out to your Stewart Valuation Intelligence representative or email svi-info@stewart.com.

The eight questions you should ask any valuation company:

- ☐ Are you ready for the changes coming to the valuation industry?
- ☐ Can your technology work the way we work?
- ☐ How are you using AI and machine learning to improve valuation quality?
- ☐ Can you adapt as our business changes?
- ☐ How do you ensure quality before a report reaches our team?
- ☐ What makes your appraiser network different?
- ☐ Can you support the full range of valuation solutions we need today and tomorrow?
- ☐ Is your valuation partner investing in the future or simply reacting to it?



The answers should make it clear which valuation company is right for you. And if you have any questions along the way, we are always happy to talk.

Stewart Valuation Intelligence hires the best people and valuation partners, then gives them the tech-enabled tools and processes needed to deliver the most accurate and defensible reports.