Market Conditions Analysis Industry Resources

To promote transparency and consistency in appraisal reports, Freddie Mac requires Sellers to deliver an appraisal report that includes a minimum of 12 months of market data analysis. This is important to both determine the overall market trend and help support adjustments applied to individual comparable sales. Additional guidance and requirements can be found in *Single-Family Seller/Servicer Guide* (Guide) Section 5605.6(c), including the requirement that each appraisal report delivered to Freddie Mac include the market analysis that supports the market trend and any adjustments made for market conditions.

A variety of industry resources are available to help appraisers complete a market conditions analysis. Because markets differ nationwide and are dynamic, appraisers must determine the best tool, technique, method and resources to leverage for their own unique valuation analyses.

Below is a sampling of tools and training available to appraisers. This is by no means an exhaustive list; functionality and capabilities may include the use of paired sales analysis, grouped data analysis, sensitivity analysis, depreciated cost, pivot tables relevant MLS data imports and/or regression applications to help appraisers derive adjustments. Data-driven accuracy means fewer manual calculations.

NOTE: Freddie Mac does not endorse any of the specific resources provided below. They're provided as examples of the types of industry resources available to appraisers. Appraisers must support and derive their analyses and adjustments as they deem appropriate for a given market and must conduct their own due diligence.

Adjustment Tools and Training

Vendor	Resource
Aloft	Appraiser Toolkit
Appraisal Analyzer	Apprsls
Appraiser Genie	Appraiser Genie Cloud
Bradford Technologies, Inc.	Redstone®
DataHub Solutions	ValuPro360
DataMaster®	Broad Market Analysis
DataMaster®	DataMaster Pro
David Braun	TLeaves Valuation Processor
Educational Resources, LLC	Appraiser Adjustment Toolkit
GandySoft	PAIRS™
HomePuter®	True Adjustment Trends® (TAT™)
ShowingTime+℠	InfoSparks
Profet.ai	Profit HPI

Soloman Appraisal	Solomon Adjustment Calculator
Texas Valuation Professionals, Inc.	Market Indexing For Appraisers (MIFA)
True Footage, Inc.	Spark
True Footage, Inc.	Synapse
True Footage, Inc.	TrueTracts
Valuation Labs	Valuation Labs
Valuemetrics	Evidenced Based Valuation©
Walitt Solutions	Market Machine

Home Price Index

Vendor	Resource
Freddie Mac	Freddie Mac House Price Index (FMHPI®)
Case-Schiller	S&P CoreLogic Case-Schiller Composite
ClearCaptial®	Home Data Index (HDI®)
Cotality™	US Home Price Insights
U.S. Federal Housing	FHFA House Price Index®
First American®	First American® Home Price Index
Fannie Mae®	Fannie Mae Home Price Index (FNM-HPI)
HouseCanary	Home Price Index
ICE Mortgage Technology	ICE Home Price Index
Parcl Labs	Parcl Labs Price Feed (PLPF)
Profet.ai	Profet HPI
Quantarium	TerraIndex™ Home Price Index
Redfin	Housing Market Data
Veros™	VeroHPI
Veros™	VeroINDEX PLUS (VIP)
Weiss Analytics	ValPro
Weiss Analytics	Appraisal Workbench
Zillow®	Zillow Home Value Index (ZHVI)

Questions about our Guide requirements or the list of resources provided can be submitted to collateral_valuation_and_appraisal@freddiemac.com.