

The Valuation Analyst: Research in Extracting Adjustment Rates (Volume 1)

By Mr. David A Braun

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The real estate appraisal profession is currently facing a crisis as the providers, users, and enforcement bodies are unsure of the level of scope of work that is required to adequately extract line-item adjustment rates for use on the comparative adjustment grid. This book retraces the empirical research that the author has performed on this subject over the past few years. This research involves measuring the probability that various extraction methods will be correct in specific situations. The probabilities are measured by the law of large numbers and Monte Carlo simulations. The conclusions are in. Many of them will surprise you. See which extraction techniques work and which don’t. See new ways to improve traditional extraction methodologies, and consider an entirely new class of extraction techniques. This is a must read for reviewers and mortgage underwriters! The case studies are specifically designed to help understand when the analyses in the appraisal adequately support the line-item adjustment rates. Regardless of how unorthodox these conclusions are they will serve as the stepping stones that the appraisal profession will follow moving forward.

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