



## Helpful Hints

Here are some things to keep in mind when working within ACC Value and generating CMA's for ACC Underwriting review:

Try for a minimum of 3 sale comps dated within 90 days of the loan approval & 2 listings.  
The listings can be picked up by running the Savi report with MLS

Comps should be no more than 2 miles from the subject property (rural areas subject to u/w discretion)

Comps must be of like design, size age, with similar views and bedroom counts. Make sure you complete the "subject property" information before running the CMA.

Try to keep the max adjustments on comps around 18% gross.

Condos – look for at least 1 comp from inside the subject project and 1 comp from outside of the project.

The ACC Value program will sort your data by 2 categories – Closed sales within the past 6 mos or closest to the subject property. You can lock in comps from both searches, then run the CMA. Active listings will show after the closed loans.

When you are on the Savi Platform, you can select "subject property" and dial in the amenities of the subject so the report runs accurately. It is recommended that you talk to the borrower or Realtor to find out about the property so you can be accurate. A template of questions is posted on the ACC Village>Sales Library>general sales – you can send this to your borrower or Realtor to complete.

Also try Google Maps to get a view of the property

Any questions contact:

Allen Cravello – [acravello@amcapmortgage.com](mailto:acravello@amcapmortgage.com)

Jim Silva – [jsilva@emc2data.com](mailto:jsilva@emc2data.com)