Appraising. The Road Ahead.

Jeff Bradford, CEO
Bradford Technologies, Inc.
ACOW Spring Conference
May 17, 2019
Spokane, WA
This Story Starts With Data.

Too Much Data!
Too Much Data

Too Many Sources

Too Many Conflicts
Data Worldwide is Exploding

One Zettabyte is a BILLION Terabytes

Information Created Worldwide = Expected to Continue Accelerating

2005: 0.1 ZB
2010: 2 ZB, 9%
2015: 12 ZB, 9%
2020: 47 ZB, 16%
2025E: 163 ZB, 36%

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Everyone is Drowning in Data
“We are drowning in data, but starving for knowledge!”

(John Naisbitt, 1982)
This is where Artificial Intelligence enters the story.
Big Data and Deep Learning

![Graph showing the relationship between Performance and Amount of Data for Deep Learning and Most Learning Algorithms.](image)
What is Deep Learning?

Deep Learning is a computer program that can be trained.

It has the ability to learn!
This is How Deep Learning Works

It learns in layers.
This is a four layers deep learning model

Input → [Layer 1] → [Layer 2] → [Layer 3] → Output
This is How Deep Learning Works

Lets teach it to recognize a cat

“Dog”
This is How Deep Learning Works

It starts to alter itself – it “learns”

Correction Factor

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This is How Deep Learning Works

With enough training, it starts to recognize all cats
Recognize Handwriting Digits

Try to recognize this

504192
Is this a 6 or a 0?
Is this a 6 or a 0?

This gap “feature” in the image takes considerable programming to decide if the digit is a six or a zero.
Deep Learning Training

Show it many images of handwritten 0s and 6s so it “learns” what an acceptable gap is.

\[
\begin{align*}
0 & \cdots \ 0 \cdots 0 & = 0 \\
6 & \cdots 6 & = 6
\end{align*}
\]

This is called supervised training, requiring little guidance from the programmer.
Training Data
Facial Recognition
Facial Recognition

Layer 1: The computer identifies pixels of light and dark
Facial Recognition

Layer 2: The computer learns to identify edges and simple shapes
Facial Recognition

Layer 3: The computer learns to identify more complex shapes and objects
Facial Recognition

Layer 4: The computer learns which shapes and objects can be used to define a human face
Training Dataset - ImageNet

- 15,000,000 Images
- 22,000 Categories
- 48,000 people labeled the images (crowdsourcing)
Facial Recognition

DEEP NEURAL NETWORK (DNN)

Application components:
- Task objective: e.g., identify face
- Training data:
  - 10-100M images
- Network architecture:
  - 10 layers
  - 1B parameters
- Learning algorithm:
  - 30 Exaflops
  - 30 GPU days

1 Exaflop = $10^{18}$ FPO /sec
“A man riding a wave on top of a surfboard”
“A group of people flying kites on the beach”
“a bus parked on the side of the beach”
Our Deep Learning Projects

Identify & Recommend Comps

Subject

Possible Comp
We trained it on 1-Car garages
We trained it on 2-car garages
Sample Training Images
Garage Recognition Results

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Garage Recognition Results
Garage Recognition Results
Garage Recognition Results
Garage Recognition Results
Garage Recognition Results
Garage Recognition Results

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Garage Recognition Results
Garage Recognition Results

1-Car Garage Only: 99%

1-Car and 1-Car Garage Only: 99%
Garage Recognition Results
Garage Recognition Results
Garage Recognition Results

1-Car Garage Only: 2-Car Garage: 99%
Garage Recognition Results
Identify Visually Similar Sales
Results of Visual Similarity

- Same 2 car garage
- Same roof tiles/angle
- Same color
- Same drive way
- Same landscaping
- Same rock siding

❌ 1 story vs 2 story. Oops!
Results of Visual Similarity

Subject
Your New Virtual Assistant

I recommend these comps

Thank You!
Deep Learning is Everywhere

Self-Driving Car
ALEXA
Robotics
Folding Clothes
Writing articles
Medical
Robotics
Describing photos
Agriculture

Translation

Quiero ir a la playa más bonita.
I want to go to the prettiest beach.
Deep Learning – Your Assistant

- Has to be trained
- Has limits
- “AI-Assisted” decision making
Appraisal Modernization
This is a Hard Working Appraiser
He Carefully Inspects & Measures Public Records

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Analyzes & Supports Conclusion
Quality comes before Speed

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Fannie Mae CEO:

“This appraiser should be at his desk.

Not in the field with a measuring tape!”

- August 2017
Appraisal Modernization

Three Year Initiative to Improve Collateral Valuations

Fannie Mae and Freddie Mac will update appraisal dataset and forms
CHANGES AHEAD!
Change Driven by Technology
Change Driven by Regulations

Home Valuation Code of Conduct (HVCC)

Since it took effect May 1, 2009, the Home Valuation Code of Conduct (HVCC) has generated significant commentary among real estate professionals, appraisers, and lenders—as well as plenty of uncertainty over exactly what the agreement does and does not allow.

1. Individuals cannot have a direct or indirect interest, financial or otherwise, in the property or transaction. To ensure compliance with these requirements, they must be independent 
   of the established appraisal process, which also includes a 
   required Approval Management Company (AMC) to select and engage the appraiser.

2. AMC’s ensure that only qualified appraisers are engaged and that they 
   have the necessary education, experience, and competence 
   required to perform appraisal.

3. No member of 
   the loan production 
   staff or management may directly contact an 
   appraiser in connection with any current or 
   proposed appraisal assignment or 
   loan transaction.

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Change Driven by Demographics
Millennials – 75 Million

Millennials became the largest generation in the labor force in 2016

U.S. labor force, in millions


Pew Research Center

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Rise of Millennial Home Buyer

- The age of first-time home buyers was 32 in 2003 and 31 in 2013
- Average age of a millennial: 29.5
- They are the largest group buying a house for the first time. They will control $7 trillion of assets by the year 2020 in the US.
Anytime, Anywhere, Any Device
Millennials Demand Speed

“What do you mean it takes 5 days to clear a check?”
Explosion in Fintech
A Typical Fintech Company

Lenda CEO (just purchased by Reali)
“Appraisals are just data,” he said. Satellites could take pictures of a home. Comparable data for the neighborhood can be looked up. Eventually, an appraiser won’t have to come to the house, cutting seven to 10 days from the process.

“We’re underwriting customers in 30 minutes, appraisals are getting to the point where they’re going to be automatic,” he said. “By 2025, as a consumer, you’ll be sit down at your lunch break and your loan will be completed.
Drivers of Change

I want services
Any time
Any way
Any device

Compliance
Licensing
Manual Process
Aging Population

Fintech
Competition
Cloud Tech
Digital Collaboration

Fannie Mae CEO
“We are focused on reducing appraisal turnaround times.”

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Major Changes Coming

• Appraisal Process
• Appraisal Inspections
• Appraisal Dataset
• Appraisal Forms
• USPAP Changes
How do You Handle Change

Did Someone Move Your Cheese?
Think of Change This Way

What you do does not change

How you do it does change
High Jump – Western Roll
High Jump - Straddle
Inflection Points in the History of the High Jump

Progress

World High-Jump Records

Time

Scissors

Western Roll

Straddle

Fosbury Flop
Appraising is at an Inflection Point
What is the Winning Technique?

Productivity

Time

Art of Appraising
Traditional 6 Hour Appraisal

Data Gathering  
Manual Process

Inspection & Analysis  
Manual Process

Report  
Manual Process

How?

Appraisal

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Is It Appraisal Bifurcation?

Panel of brokers are trained to inspect homes

Appraiser performs valuation from office
Is It Simplified Appraisal Forms

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender:

1. Property and Loan Information
   - Community Property State
   - Refinance Type
   - Refinance Program
   - Transaction Details
   - Energy Improvement
   - Project Type

2. Title Information
   - Estate will be held in
   - Trust Information
   - Manner in which title will be held
   - Indian Country Land Trust

3. Mortgage Loan Information
   - Terms of Loan
   - Proposed Monthly Payment for Property

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Will Bifurcation Save Time?

Inspector

Appraiser

Data Gathering: Manual Process
Analysis: Manual Process
Report: Manual Process
Fannie Mae Bifurcation Pilot Test

Vision:

CURRENT

Rigid
Forms-Driven
Limited Market Insights

FUTURE

Dynamic
Data-Driven
Transparent
Bifurcation Testing In Progress

Panel of brokers are trained to inspect homes

Appraiser performs valuation from office

Questions

• Trust inspection?
• Fee Splits?
• Saves Time?
• Reduce Costs?
• Improves Quality?
Fannie Mae Bifurcation Pilot Test

Current Issues:

- Appraisal Results
- Timeline
- Adjustments
- Appraisal QC

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Fannie Mae Bifurcation Pilot Test

Challenges:

- Data gathering tools
- Appraiser’s role
- Appraisal forms
- Appointment scheduling
- Appraiser business model
- Aging appraiser industry

Credit Fannie Mae
Fannie Mae Bifurcation Pilot Test

Robust Property Inspection:

- 129 Data Points Collected
- 45 Photos Collected
- 1 Detailed Floor Plan

(Not strictly designed for appraiser)

Credit Fannie Mae
Fannie Mae Bifurcation Pilot Test

Testing New Technologies:

- Mobile apps to capture data
- Artificial Intelligence to process data
- New cameras
- New integration processes
Fannie Mae Bifurcation Pilot Test

Who can collect the best data?

- Appraiser
- Appraiser Trainee
- Insurance Inspector
- Realtors Agents
- Property Preservation Services
- Smart Home Services
Fannie Mae Bifurcation Pilot Test

Results:

- 3,000+ appraisals by 400 appraisers

- **Cycle Times** reduced by several days

- **Value Bias** was lower relative to DU Value
Fannie Mae Bifurcation Pilot Test

Results: Who produces the best sketch

Insurance Inspector

Realtor/Agent
Fannie Mae Bifurcation Pilot Test

Results: Who produces the best sketch

Credit Fannie Mae
Fannie Mae Bifurcation Pilot Test

Results: Who produces the best sketch

Appraiser

Credit Fannie Mae
Fannie Mae Bifurcation Pilot Test

Appraisals & Waivers Process:

Today:
- Qualifies
  - Yes: Issue Appraisal Waiver
  - No: Perform Traditional Appraisal

Proposed:
- Qualifies
  - Yes: Issue Appraisal Waiver
  - No: Perform Property Inspection
    - Perform Analytics, Predict Risk & Value
    - No: Perform or Provide Prop Inspection
      - Perform Traditional Appraisal

Credit Fannie Mae
Fannie Mae Bifurcation Pilot Test

Key Takeaways for Appraisers:

- Change is inevitable.
- Appraisers will continue to do conventional appraisals, but will have opportunity to specialize.
- Appraisers may benefit from adopting new tools and techniques. USPAP provides flexibility in SOW.
- In future, appraiser’s role will be focused on market analysis rather than the historical role of data gather.
Will Simpler Forms Save Time?

Appraiser

Data Gathering
Manual

Analysis
Manual Process

Type Report
## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

### Section 1: Borrower Information

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

#### 1a. Personal Information

<table>
<thead>
<tr>
<th>Name (First, Middle, Last, Suffix)</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>John A. Homeowner</td>
<td>123 45 6789</td>
</tr>
</tbody>
</table>

**Alternate Names**
- List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

| John Adams Homeowner |

**Type of Credit**
- I am applying for individual credit.
- I am applying for joint credit. Total Number of Borrowers: 2

<table>
<thead>
<tr>
<th>Each Borrower intends to apply for joint credit. Your initials:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary Ann Homeowner</td>
</tr>
</tbody>
</table>

**Marital Status**
- Married
- Separated
- Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

<table>
<thead>
<tr>
<th>Dependants (not listed by another Borrower)</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number 2</td>
<td>Home Phone (999) 222 1234</td>
</tr>
<tr>
<td>Ages 10, 14</td>
<td>Cell Phone (999) 333 5678</td>
</tr>
<tr>
<td></td>
<td>Work Phone (999) 444 9876 Ext. 321</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Current Address</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>175 13th Street</td>
<td><a href="mailto:johnhomeowner@email.com">johnhomeowner@email.com</a></td>
</tr>
<tr>
<td>City Washington</td>
<td>State DC ZIP 12345</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How Long at Current Address?</th>
<th>Housing</th>
<th>Rent (</th>
<th>Country USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Years 6 Months</td>
<td>No primary housing expense</td>
<td>$1,500/ month</td>
<td></td>
</tr>
</tbody>
</table>
## Forms Redesign Preview

### 1b. Current Employment/Self Employment and Income

<table>
<thead>
<tr>
<th>Employer or Business Name</th>
<th>Phone</th>
<th>Gross Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Army</td>
<td>(999) 222-1111</td>
<td><strong>Base</strong>: $7,680/month</td>
</tr>
<tr>
<td>Street</td>
<td>1600 Pennsylvania Ave</td>
<td><strong>Overtime</strong>: $0/month</td>
</tr>
<tr>
<td>City</td>
<td>Washington</td>
<td><strong>Bonus</strong>: $0/month</td>
</tr>
<tr>
<td>State</td>
<td>DC</td>
<td><strong>Commission</strong>: $0/month</td>
</tr>
<tr>
<td>ZIP</td>
<td>20500</td>
<td><strong>Military Entitlements</strong>: $2,700/month</td>
</tr>
</tbody>
</table>

**Check if this statement applies:**

- [ ] I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Position or Title:** Intelligence

**Start Date:** 06/2008 (mm/yyyy)

**How long in this line of work?** 8 Months

**Monthly Income (or Loss):** $0

**TOTAL:** $10,380/month

---

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

<table>
<thead>
<tr>
<th>Employer or Business Name</th>
<th>Phone</th>
<th>Gross Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>John A Homeowner Internet Sales</td>
<td>(999) 222-1234</td>
<td><strong>Base</strong>: $0/month</td>
</tr>
<tr>
<td>Street</td>
<td>175 13th St</td>
<td><strong>Overtime</strong>: $0/month</td>
</tr>
<tr>
<td>City</td>
<td>Washington</td>
<td><strong>Bonus</strong>: $0/month</td>
</tr>
<tr>
<td>State</td>
<td>DC</td>
<td><strong>Commission</strong>: $0/month</td>
</tr>
<tr>
<td>ZIP</td>
<td>12345</td>
<td><strong>Military Entitlements</strong>: $0/month</td>
</tr>
</tbody>
</table>

**Check if this statement applies:**

- [ ] I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Position or Title:** Owner/Operator

**Start Date:** 01/2010 (mm/yyyy)

**How long in this line of work?** 6 Years 0 Months

**Monthly Income (or Loss):** $500

**TOTAL:** $500/month
Forms Redesign Preview

Uniform Residential Loan Application — Lender Loan Information

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Bifurcation and Modernization

• Modernization
  ▪ Simplifies report production and saves time

• Bifurcation
  ▪ Property Inspection is growth business
  ▪ Inspection data to be provided to appraiser
  ▪ Conventional appraisal process unchanged
  ▪ Reduces the need for conventional appraisal
This is **not** the Winning Technique

Changes like simpler forms just make a legacy business a little bit quicker.
We Need Transformational Change
The Winning Technique

“We must transform appraisals from a legacy to a digital business to stay relevant.”
Domino’s Pizza

MIX & MATCH DEAL

CHOOSE ANY 2 OR MORE

$5.99 each

ORDER NOW

PERFECT COMBO DEAL

LARGE OR PAN 3-TOPPING PIZZAS

$7.99 each

ORDER ONLINE, PICK IT UP AT THE STORE

WEEKLONG CARRYOUT DEAL

ORDER NOW
Legacy to Digital Transformation

- 2008 – Stock was at $3
- Today - $250 (high $305)

Changed:
1. Pizza Making Business (Quality)
2. In the Pizza Delivery Business

Created new position:
Chief Officer of Delivery Technology
Legacy to Digital Transformation

- They are an e-commerce company that happens to sell pizzas.
- They are a digital business catering to the anytime, anywhere, on-any-device millennial crowd.
Legacy to Digital Transformation

- Easy to order. Just ask Alexa
- Innovative tracking & delivery

THANK YOU JEFF!

YOUR ORDER WAS SUCCESSFULLY PLACED.
You should receive a confirmation email for order #291377 shortly.
Non Traditional Delivery

Domino's announced plans to offer delivery to 150,000 hotspots. Non-traditional locations that don't have a traditional address, such as parks, sports fields and beaches. (anywhere, anytime)
A Digital Business

Delivers their services/products
✓ Anytime
✓ Anyway
✓ Anywhere

Digital enables speed, flexibility, connections.
Digital Transformation of the Banking Industry

Most banks are now accelerating their digital strategies:

- **Multichannel strategy**
- **Ignite digital strategy**
- **Accelerate digital strategy**

- Smartphones are introduced in 2007
- Tablets are introduced in 2010
- Smartphones make up half of the market in 2014
- Smartphones make up 80% of the market in 2020

New inflection point in 2014.
JPMorgan Chase is building a Silicon Valley Campus for 1000 employees to develop their digital business.

JPMorgan Chase is undergoing a transformation, moving away from offline legacy systems and into the digital age.

Over the past two years, the bank has spent nearly $20B to scale its technology and prepare itself for the next generation of banking.
A Bank for Millennials
Digital Transformation of the Banking Industry

TIAA Bank Eliminating Retail Lending
“We understand that borrowers today need fast, convenient and cost-effective solutions”

“The changes we’re making will enable us to deliver mortgage solutions using digital technologies that enable clients to work with us efficiently and easily, anywhere and at any time.”
Remote Online Notarization

MISMO Unveils Remote Online Notarization Standards

Provides borrowers, homebuyers and sellers the convenience of signing their closing papers online from a remote location.

A number of states have enacted laws allowing the use of audio-visual communication devices to notarize documents in real-estate transactions. Uniformity of regulations benefits all parties that might use RON services, from lenders to notaries to consumers.
loanDepot Building 8-Day Closings

It's an end-to-end digital mortgage designed for online consumers.

The loan origination system was combined with intelligent data sources to create a ‘smartloan’ that holds the promise of reducing by up to 80 percent the time required to close a loan. Also, in many cases it will eliminate the cost and time appraisals require—enabling loan officers to deliver results in minutes, at no obligation.

The system is built upon the concepts of value, speed and transparency. Now, loanDepot customers can, within seven minutes, know their loan will move forward because their data can be digitally validated within seconds.
How do you transform an Appraisal Business into a Digital Business
These are the Requirements:

Must be able to provide:

✓ Any Type of Valuation
✓ Within a few minutes to a few days,
✓ To Anyone,
✓ On Any Device.
Certification of Value

In my opinion, the value is…

[Signature]

Bradford Technologies, Inc.  The Innovation Leader in Appraisal Software
You’re an e-Commerce Business

That delivers Value Certifications

✓ Within a few minutes to a few days,
✓ To Anyone,
✓ On Any Device
Breakout of the 1004 Box
Teams Outperform Individuals
Inspections by a Third Party

9 Years Ago

Appraiser with Market Expertise

- MLS Sales & Listings
- Public Records
- Aerial Imagery

Third Party Inspection

Appraisal Report

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A Third Party is NOT a Teammate

There is no relationship between them!
These are Teammates
These are Teammates
Teams Outperform Individuals
Create Your Own Team
Cloud Based Collaboration

Collaborate in Your Own Digital Workspace

Field
Data Assistant
Home
Office

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Production is in the Cloud
Opens Doors to Business

- Loan Depot
- Lenders
- Appraisers
- AMCs
- Consumers
- Data & Services
Opens Doors to Process Automation

- Automate Data Gathering
- Automate Form Filling

Today High Touch | Appraisal | Tomorrow High Speed

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Is One Hour Appraisal Possible?

Inspector

Data Gathering

Analysis

Build Report

Appraiser

Manual Process

One Hour

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Ten or More Appraisals per Day?
Opens Door to Inspection Sources

Collaborate in Your Own Digital Workspace

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Where is inspection coming from?

A Broker

A Teammate

Appraiser
Appraiser Trainee
Insurance Inspector
Realtors Agents
Property Preservation Services
Smart Home Services

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A playground for AI

Internal robot information

Imagery

Multimodal sensory information

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Matterport.com

Scan a Space

Upload to Cloud

Share and Engage

Bradford Technologies, Inc. - The Innovation Leader in Appraisal Software
Awesome 3D Model

InsideMaps 3D Model, the most advanced digital replica of your home. Paint, add furniture, take measurements. Available to you 24x7.
InsideMaps.com

Detailed floor plans

Floor Plans for online and print quality. InsideMaps Floor Plans gives a quick and simple visual overview of the property. Floor Plans include editable room labels and measurements in SqFt or SqM. Generate high-resolution output in JPG, PNG, and PDF formats for print and download. Print to scale with metric or US/imperial measurements.
Hover.to

**INTERACTIVE 3D MODEL**

✅ Build any home exactly the way your customers want

Visualize home renovations on an interactive 3D model within just a few clicks - no masking required. Show homeowners exactly what their home could look like with different products and colors, and remove any hesitation around the remodeling project.

**ACCURATE MEASUREMENTS**

✅ Be confident in our measurements

HOVER's measurements are accurate and reliable to quote any project. We provide you with all exterior measurements including roof, siding, windows, doors, brick, stone, trim and all other material types. Plus, specific line segments for corners, soffit, fascia and more.
Hover.to

Measurements within 30 minutes of submitting photos
Artificial Intelligence & Photos

Use Artificial Intelligence to help you more accurately value residential property.

foxyai.com
Artificial Intelligence & Photos

Cape Analytics.com

Property Condition for Insurance

Property

- Roof Covering: Shingle
- Roof Condition: Poor
- Roof Area: 1,420 sq ft
- Building Extension: Yes
- Yard Debris: Yes

CHANGE DETECTED: BUILDING EXTENSION

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Aerial Imagery (from a plane)
The View from the Drone
Virtual Tours now Common
Virtual Reality Inspections

Bradford Technologies, Inc. - The Innovation Leader in Appraisal Software
Inspections by Homeowner
Summary

I just need the main ideas
Think: e-Commerce Business

That delivers Value Certifications

✓ Within a few minutes to a few days,
✓ To Anyone,
✓ On Any Device
Breakout of the 1004 Box
Make it easy to Collaborate

Collaborate in Your Own Digital Workspace

Field
Data Assistant
Home
Office

Bradford Technologies, Inc.  The Innovation Leader in Appraisal Software
Production is in the Cloud

Produce your service in the Cloud

Inspection Data Source

Data Source

Data Source

Databases
AppraisalWorld.com

Build Your Team

Welcome to Team Appraising
Search for Team Member(s)

Team Member(s) Found

<table>
<thead>
<tr>
<th>Team Member(s) Found</th>
<th>Add</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ladonna Batterson</td>
<td></td>
</tr>
<tr>
<td>San Jose, CA 95138</td>
<td></td>
</tr>
<tr>
<td>Ladonna Batterson</td>
<td></td>
</tr>
<tr>
<td>La Selva Beach, CA 95076</td>
<td></td>
</tr>
<tr>
<td>Ladonna Batterson</td>
<td></td>
</tr>
<tr>
<td>San Jose, CA 95138</td>
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<tr>
<td>Ladonna Batterson</td>
<td></td>
</tr>
<tr>
<td>San Jose, CA 95138</td>
<td></td>
</tr>
</tbody>
</table>

My Team

<table>
<thead>
<tr>
<th>Members</th>
<th>Status</th>
<th>Team Leader</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeff Bradford</td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Jose, CA 95138</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Send Invite
Online Form Processor

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Inspect-a-Lot - Mobile App

Field

Office

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Team Appraising

- **Trainee**
  - Works in Field

- **Assistant**
  - Works from Home

- **Trainee**
  - Works in Office

- **Team Lead**

- **Inspect-a-Lot Mobile App**

- **ClickFORMS Online and Desktop**

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At Bradford Technologies, your digital office is being built today. Join us.
How do you compete with Domino’s?
Zume Robot Making Pizzas

This startup is raising $750 million to outmaneuver Domino's with pizzas made by robots
Zume Mobile Pizzeria

Doughbot can press any ball of dough into a pizza crust in nine seconds

The mobile kitchens head out to neighborhoods.

Your order activates your individual oven.

Drivers whisk freshly baked pizza to your door.