

APPRAISAL MANAGEMENT:

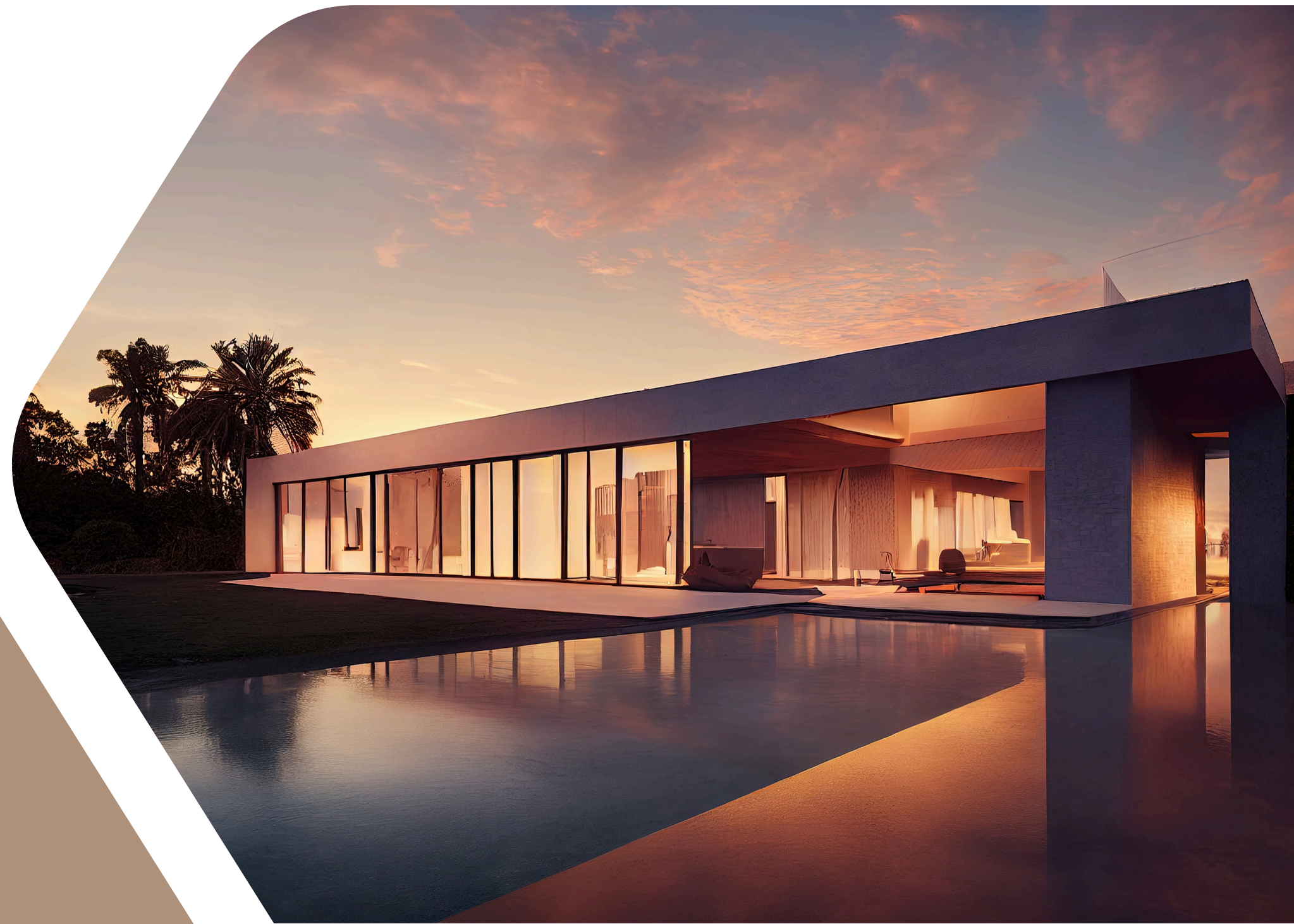
SHOULD YOU BUILD IT OR BUY IT?

The Pros & Cons of Managing Your
Appraisal Process In-House vs
Partnering with an AMC



NADLAN VALUATION

Appraisals You Can Bank On





The Old Way Is Over

You can't run your appraisal process on spreadsheets and phone calls anymore.

Lenders today face two real choices:

1. Build the process yourself using an Appraisal Management SaaS platform, or
2. Buy the expertise by partnering with an Appraisal Management Company (AMC).

Both routes come with trade-offs. But the stakes, such as compliance, speed, and accuracy, are higher than ever.

This guide walks you through the pros and cons of each, so that you can make the right call.

If you're still stuck and need an expert consultation, feel free to reach out to us so that we can help guide you.

[Book A Call Today!](#)



OPTION 1: SaaS PLATFORMS

The Case for Building It Yourself

When you choose a SaaS platform, you're in control. But you're also on the hook. Any money you save can quickly be eaten up by the amount of time you spend learning and implementing the proper tools, processes, and day-to-day operations.

PROS:

- Control & Customization: Full visibility into your appraisal workflow.
- Lower Direct Costs: No AMC markup—just software set up and per usage fees.
- Automation Perks: LOS integration, streamlined ordering, less manual input.
- Real-Time Transparency: Monitor progress and performance directly.

CONS:

- Steep Learning Curve: Complex systems need trained teams.
- Compliance Burden: You're fully liable for RESPA, USPAP, and audit readiness.
- Network Management: You'll need to recruit, vet, and manage your own appraisers.
- Hidden Costs: Setup fees, support packages, and upgrades can add up fast.

OPTION 2: PARTNERING WITH AN AMC



The Case for Buying Expertise

Appraisal Management Companies (like Nadlan) take the complexity off your plate.



PROS:

- Done-for-You Compliance: We stay on top of regulations, so you don't have to.
- Instant Expertise: Our team manages the entire appraisal process from start to finish.
- Built to Scale: Whether you process 50 or 5,000 reports, we've got you covered.
- Speed + Accuracy: Our trained, experienced processing and QC staff ensures reports are fast, clean, and Underwriter-ready.
- No Training Required: Onboarding is quick. You're up and running in days, not months.

CONS:

- Higher Per-File Costs: You pay for the full-service model, but get peace of mind and the opportunity to more deeply focus on your important work.
- Less Direct Control: The AMC manages appraiser assignment and communication.
- Standardization Limits: Some flexibility may be lost in pursuit of consistency.

HOW LENDERS ARE USING EACH MODEL

What the Market Is Actually Doing

There's no one-size-fits-all approach, but trends are telling:

- Community banks & credit unions: Lean SaaS, especially for local lending.
- Large banks & IMBs: AMC's should be scaled across states.
- Wholesale lenders: Often juggle 10–20 AMC's, now trending toward hybrid SaaS + AMC setups.
- Retail/Wholesale splits: Many lenders use both models: SaaS for retail, AMC for wholesale.

Still unsure? Some lenders switch back and forth.
Many find AMC partnerships easier in the long term.



Why Nadlan is Different

Appraisals You Can Bank On!

**Nadlan Valuation isn't just another AMC;
we're the partner Main Street trusts.**

- Licensed in all 50 states
- Decades of real residential and commercial appraisal experience
- A boutique feel with national reach
- Thorough quality control process
- FHA-compliant, fully vetted appraisers

Whether you're new to AMC partnerships or tired of managing endless SaaS tasks, we're here to deliver fast, accurate, and fully compliant appraisal reports without the growing pains.





CALL TO ACTION

Let's Talk About Your Appraisal Process

Whether you're weighing platforms, comparing vendors, or just trying to simplify your workflow, we're happy to help.

Book a free consultation with our team.

We'll walk you through your options and give you honest feedback. No hard sell. Just solutions.

Join the Hundreds of Lenders Who Trust Nadlan



Phone Number

800-948-2121



Office Hours

Monday-Friday

08.00-21.00



More Information

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