



Validate.

VALUATIONS, ASSURED



RICS[®]



Why Validate?

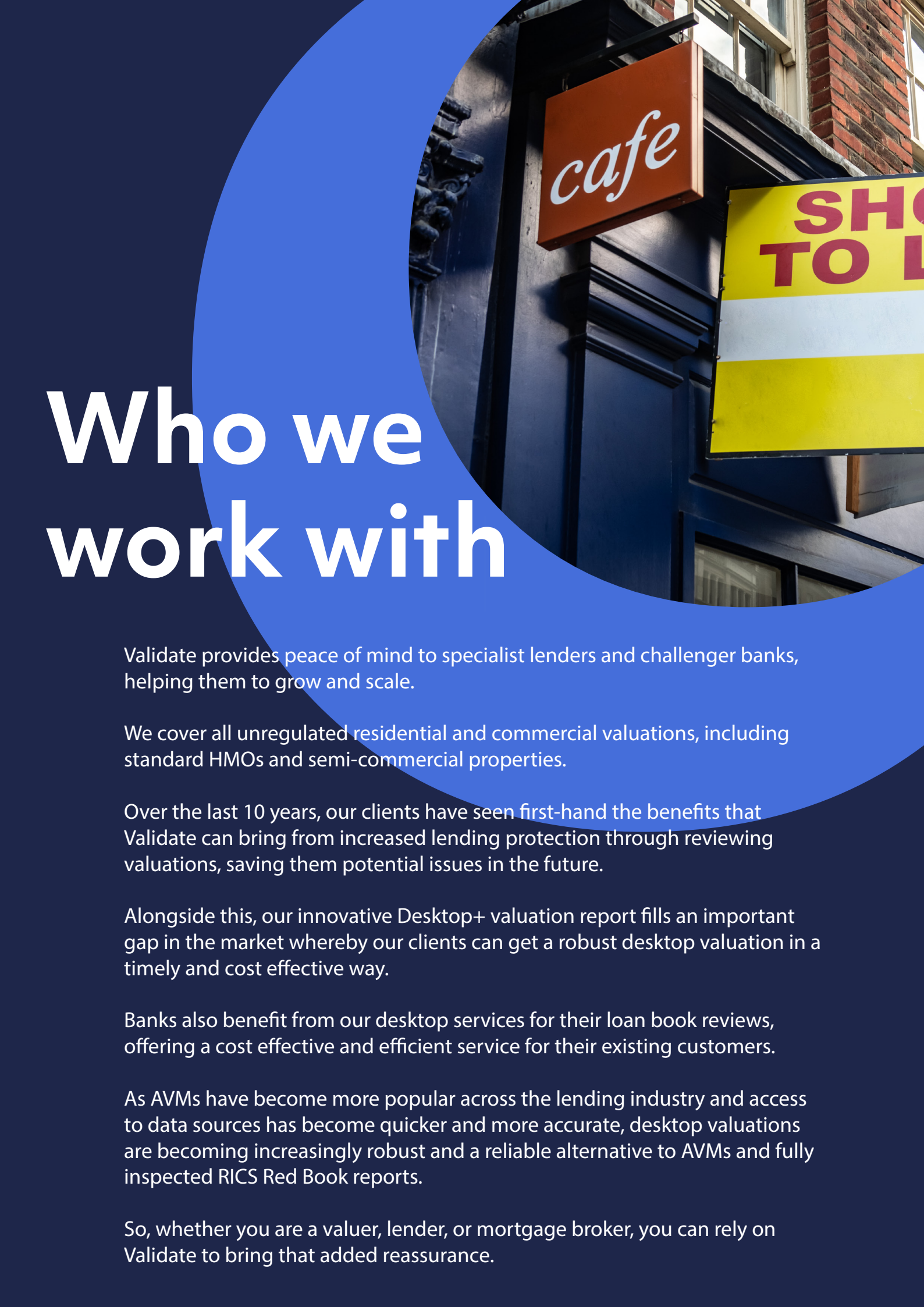
Validate provides support and reassurance to the specialist lending and the banking market throughout the property valuation journey.

Acting as a valuation expert, Validate helps lenders navigate what can be complex or non-standard valuations with confidence, ensuring clarity, consistency, and informed decision making at every stage.

By combining our deep sector knowledge with a meticulous, risk-based approach, Validate reduces uncertainty, strengthens confidence, and enables lenders to progress cases efficiently while maintaining robust lending standards.

We deliver a comprehensive range of services across residential, HMO, semi-commercial and commercial properties. We provide desktop valuations, progress reports, loan book monitoring, and valuation auditing. Together, these services provide complete peace of mind by ensuring valuations remain accurate, current, and robust, adding an extra layer of confidence to help support informed and sound lending decisions.

We are a RICS regulated business that was established over ten years ago with one goal in mind, to support lenders with services throughout the valuation process.



Who we work with

Validate provides peace of mind to specialist lenders and challenger banks, helping them to grow and scale.

We cover all unregulated residential and commercial valuations, including standard HMOs and semi-commercial properties.

Over the last 10 years, our clients have seen first-hand the benefits that Validate can bring from increased lending protection through reviewing valuations, saving them potential issues in the future.

Alongside this, our innovative Desktop+ valuation report fills an important gap in the market whereby our clients can get a robust desktop valuation in a timely and cost effective way.

Banks also benefit from our desktop services for their loan book reviews, offering a cost effective and efficient service for their existing customers.

As AVMs have become more popular across the lending industry and access to data sources has become quicker and more accurate, desktop valuations are becoming increasingly robust and a reliable alternative to AVMs and fully inspected RICS Red Book reports.

So, whether you are a valuer, lender, or mortgage broker, you can rely on Validate to bring that added reassurance.

> Services Desktop+

Our Desktop+ report provides an option to lenders when they do not want to use an AVM, but for speed or flexibility, they want to utilise our internal valuers' expertise. We operate a guaranteed fee scale for residential property up to £2m and up to £1m on commercial.

Desktop+ can also be used for semi-commercial and commercial properties that are of standard construction.

- Speed – normal turnaround time is 48 hours.
- Lower loan-to-value cases – where an AVM might be used, our report will give an extra level of security.
- Second charge – if you are taking extra security, our report would save money and time.
- Loan book reviews – utilise a Desktop+ report for your loan book reviews to reduce costs and maximise efficiencies. A great service to be considered alongside your Basel 3.1 requirements and proposed changes.
- Moving from short-term finance on to a term facility – our reports would confirm the value, plus be more cost effective.
- Post funding management – where the lender wants to understand the current value to support discussions with the client.

> Valuation auditing

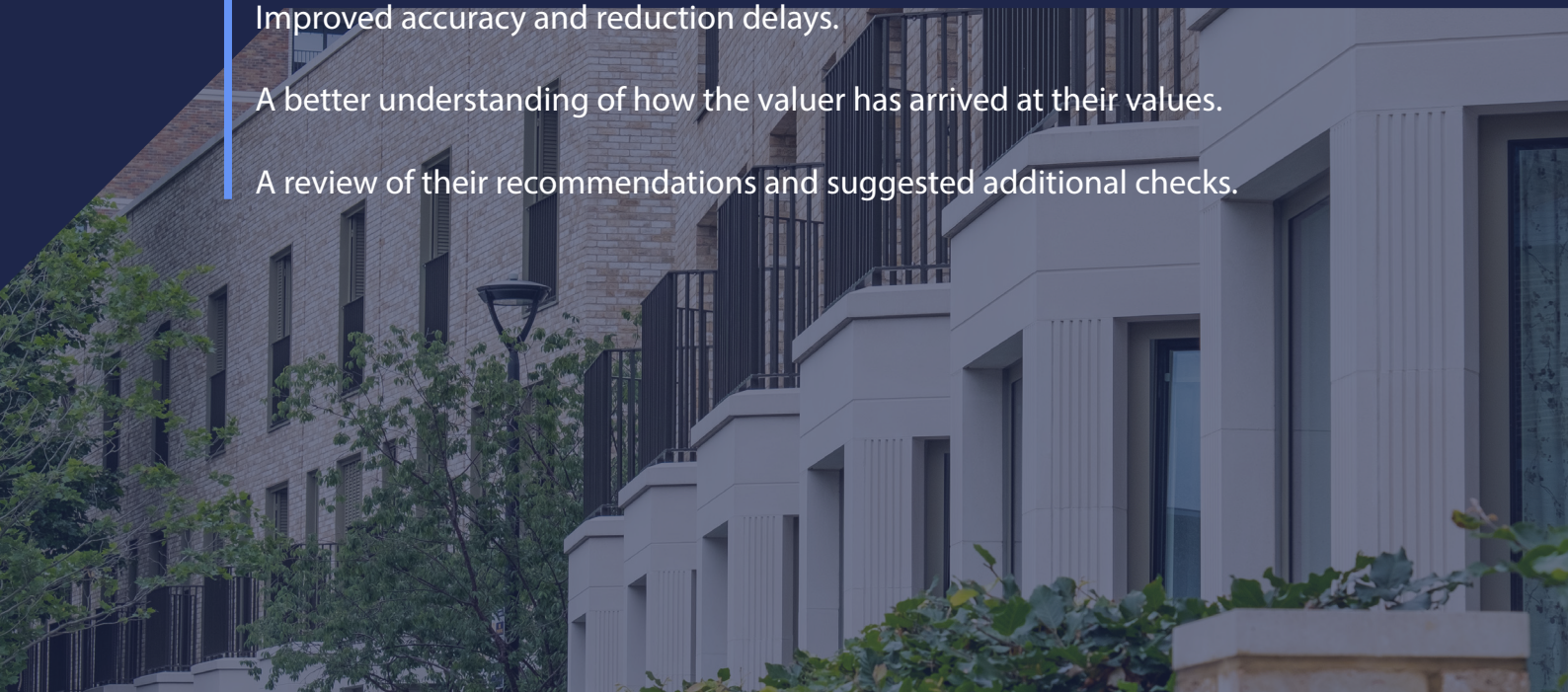
Validate provides a review of the valuation in real time to avoid any delays in the lending process. Utilising our extensive experience of the UK property market, we ensure that valuations are in line with national and local market conditions and meet with client's individual instructions.

Valuation auditing can help:

- Stop issues in real time, before lending.
- Make sure that valuations are carried out in line with lenders' instructions.
- Reinforce key risks.
- Assess valuation reports that you are considering readdressing.

As a result of the valuation auditing process, client benefits include:

- Extra peace of mind by making sure the valuations have been carried out in accordance with their specific requirements.
- The expertise of highly experienced auditors.
- Improved accuracy and reduction delays.
- A better understanding of how the valuer has arrived at their values.
- A review of their recommendations and suggested additional checks.



> Progress Reports

Progress Reports from Validate gives development and refurbishment lenders a clear, independent view of how a project is progressing—supporting confident, timely staged drawdowns.

This service replaces traditional “asset management” oversight for refurbishments and smaller developments where a full Independent Project Monitor isn’t required.

Validate acts as your single point of contact, coordinating site visits and progress checks through our experienced internal team. We support lenders at each funding milestone, providing consistent, independent oversight without unnecessary complexity or cost.

Key benefits for lenders

- Reduced Risk – Early visibility of delays, overspend, or scope changes
- Independent Reassurance – On-site progress verification by experienced industry professionals
- Speed & Efficiency – Inspection reports are returned within 48 hours, fully aligned to funding milestones, avoiding unnecessary use of valuers
- Cost-Effective – A flexible alternative to employing a full-time asset manager
- Single Point of Contact – End-to-end management through Validate

What our reports deliver

- A clear update on project status, including delays and revised completion dates
- Confirmation that required inspections are complete, with actions highlighted
- A financial snapshot of completed works, remaining costs, and loan sufficiency
- Details of any approved changes
- Practical recommendations to keep projects on track
- All findings are clearly reported, enabling informed and timely funding decisions.

**Built on lender demand.
Designed for smarter risk management.**

> Project Monitoring

This specialist service is there to support lenders who offer development finance or heavy refurbishment loans. Utilising both internal PMS auditors and external PMS firms, we are able provide an auditing service to meet our clients' needs. We can check 'live' cases where you might have been provided a report addressed to another lender and you would like it checked before getting it readdressed.

We can also help by reviewing current cases you have lent on by giving advice on the initial or interim reports. This service focuses on the level of detail and justification provided within the reports regarding the programme of works, planning permissions, associated conditions and build costs.

We provide a thorough review of the report and provide an extra layer of quality control to your development finance lending decisions.

> Loan Book Reviews

This is an extension of the Desktop+ service. We can support term lenders that need to review their loan books. Our valuers deal with individual properties up to large portfolios anywhere in the UK. This can be done on a standard desktop basis or via our portfolio spreadsheet.

> The Team

While innovative, market-leading technology plays its part in what we do, the real key to what makes us different is our team. It's their experience and knowledge of the property market and processes that defines our success and enables us to provide the best possible service to you.



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To begin working with us, please contact a member of the Validate team directly.

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