

My Valuation & Rightcheck

Quick Guide



My Valuation

The **"My Valuation"** section of the SCT is where you enter your valuation of the property, based on data available to you.

Firstly, you'll need to select an "Application Type" from the drop down list. Due to the importance of the valuation, completing the My Valuation section is mandatory for the majority of application types in order to submit a report.

For potentially sensitive cases and investigations, you have the option to select from one of two application types: "Investigation" or "Other". If you choose one of these application types and still enter a valuation (which is optional), the valuation will not be shown in the property's transaction history section.

If you use one of the buy-to-let (BTL) application types, you'll need to choose a minimum of one rental comparable.

If you perform a rental valuation, you'll still be required to enter a rental valuation. The table below outlines the mandatory fields for each application type.

Application Type	Valuation mandatory field?	Rental valuation mandatory field?	Shows in Property Transaction History?
New Mortgage	Y	N	Y
New Mortgage BTL	Y	Y	Y
Remortgage	Y	N	Y
Remortgage BTL	Y	Y	Y
Buy-to-let	Y	Y	Y
Right to Buy	Y	N	Y
Homebuyer	Y	N	Y
Investigation	N	N	N
Other	N	N	N

What is Rightcheck?

Rightcheck is our real-time anti-fraud tool that's integrated into the SCT.

We use all the data in our database (HM Land Registry, Registers for Scotland, surveyors records, Rightmove sales, rental and new build records and much more) in order to run anti-fraud checks against the valuation figure given by the surveyor.

It's not a check to see if your valuation is correct. Rather, it's checking the figure against the data we have for a subject property to see if there are any flags that the surveyor might need to take into account in regards to their valuation.

My Valuation				
Application Type:	<input type="text" value="Select"/>	Lender:	<input type="text" value="Select"/>	<input type="button" value="modify"/>
Sales Valuation:	<input type="text"/>	Rental Valuation (pcm):	<input type="text"/>	

Rightcheck	
rightcheck not performed	
<input type="button" value="check"/>	
<input type="button" value="save and submit report"/>	

How does it work?

Rightcheck runs in the background of the SCT when you put in your valuation figure for the subject property. It runs the figure through our Automated Valuation Model (AVM).

A number of checks are then run in our database based on the valuation figure submitted and against a number of alerts.

If an alert is flagged for any reason, you'll need to add notes in the Rightcheck notes box to justify the valuation figure before you're able to complete the SCT.

Performing a Rightcheck

You'll see the Rightcheck section at the bottom of your SCT report, once you've built the report.

To perform a Rightcheck, you're required to fill in the following fields:

- Application Type
- Lender
- Sales Valuation

The options for Application Type are:

The screenshot shows a form titled "My Valuation" with the following fields and options:

- Application Type:** A dropdown menu with a "Select" option highlighted. The menu includes: New mortgage, New mortgage BTL, Re-mortgage, Re-mortgage BTL, Buy-To-Let, Right To Buy, HomeBuyer, Investigation, and Other.
- Lender:** A dropdown menu with "N/A" selected.
- Rental Valuation (pcm):** A text input field containing "1,000".
- Buttons:** A "modify" button next to the Lender field, and a "check" button in the "Rightcheck" section below.

Below the "My Valuation" section is a "Rightcheck" section. It contains a status indicator: an orange circle followed by the text "rightcheck not performed". At the bottom right of the page is a "save and submit report" button.

The "Rental Valuation (pcm)" field is only applicable if the mortgage type is a buy-to-let or a rental comparable has been used in the SCT report.

To run the report, press "check" and wait a moment for the check to run in the background and come back with your results.

If no alerts are flagged, you'll be able to save and submit your report without entering any Rightcheck notes.

The screenshot shows the "Rightcheck" section with the following elements:

- Status:** A green circle followed by the text "no alerts flagged".
- Buttons:** A "check" button in the top right corner.
- Text Area:** A large text input field labeled "Rightcheck Notes: (Maximum 4000 characters)".

Rightcheck alerts

If the checks performed by Rightcheck throw up any questions about the valuation you've entered, you'll see an alert. This doesn't necessarily mean that your valuation is incorrect as you might have valid evidence to support it that isn't available or "known" by the computer. Alternatively, it might prompt you to do some further investigation.

Either way, if Rightcheck triggers an alert, this will be flagged to you at the top of the page.

SCT selected COMPS for Property Address: 77, Christchurch Road, LONDON, SW2 3DH

Quest/Kit2 reference: User reference: [save and submit report](#)

 1 alert flagged

Clicking on this flag will then take you directly back to Rightcheck where it will give you detail of the alert that has been flagged.

 rental Rental Date: 01 Jun, 2017

Rightcheck Notes: (Maximum 4000 characters) **Mandatory**

Here's a full list of the alerts that you might receive:

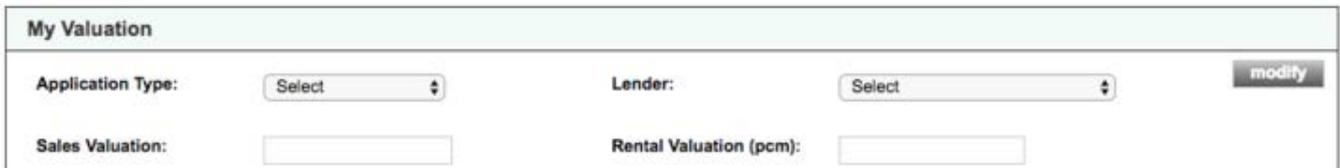
- Rental
- Immediate turnover
- Rental overvaluation
- Hidden incentive
- Multiple surveyor
- Recent sale
- Valuation above threshold
- SCT manual address

When an alert is flagged, you must include a justification in the Rightcheck notes box, otherwise you won't be able to save and submit your report.

Unlocking My Valuation after a Rightcheck

Once you've performed a Rightcheck after completing your My Valuation section, the My Valuation section will lock. This is to avoid any confusion around the final valuation you want to submit.

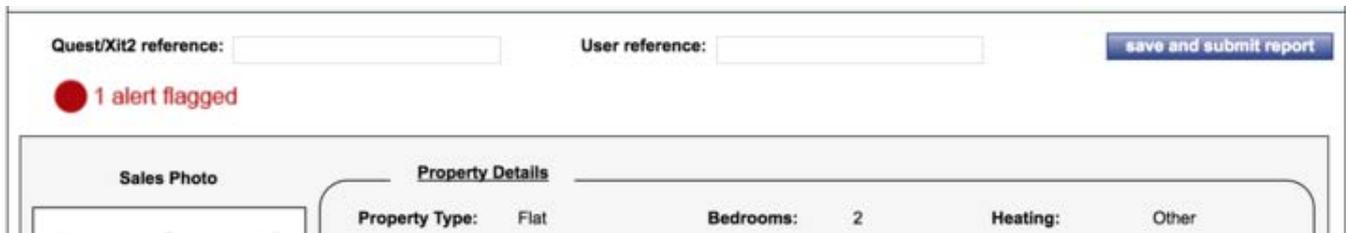
Don't worry, you can still modify your valuation. Just click the **Modify** button and it'll unlock the My Valuation fields.



The screenshot shows a form titled "My Valuation". It contains four input fields: "Application Type" (a dropdown menu with "Select" visible), "Lender" (a dropdown menu with "Select" visible), "Sales Valuation" (a text input field), and "Rental Valuation (pcm)" (a text input field). A "modify" button is located to the right of the "Lender" field.

If you change your valuation fields, but haven't run a new Rightcheck against them, you'll be notified that your valuation and last Rightcheck are different. You'll get asked "are you sure you wish to continue?" at which point you can still save and submit your report.

If you receive a red flag on your Rightcheck, you'll still be required to fill in Rightcheck notes before you send and submit or adjust your valuation using the "Modify" button.



The screenshot shows a user interface with a notification area at the top. It includes "Quest/Kit2 reference:" and "User reference:" fields, and a "save and submit report" button. Below this, a red circle icon is followed by the text "1 alert flagged". Underneath, there is a "Sales Photo" section and a "Property Details" section. The "Property Details" section shows "Property Type: Flat", "Bedrooms: 2", and "Heating: Other".

TOP TIP. When your Rightcheck results are produced, remember that you can click on the flag icon to the left of your notification at the top to go directly to the Rightcheck results.

Signing off your SCT & Rightcheck

To sign off your SCT report, the references and Market Direction fields need to be completed. You'll see a prompt if you haven't done so.

Market Direction
Sales <input type="radio"/> Rapid Rise <input type="radio"/> Steady Rise <input checked="" type="radio"/> Static <input type="radio"/> Steady Fall <input type="radio"/> Rapid Fall <input type="radio"/>

If you receive a Rightcheck alert, it's mandatory to complete Rightcheck notes to justify your valuation. Once you've entered your notes you don't need to click the "check" button again.

If you're happy with your report and have entered all of your site notes, click on the "save and submit report" button.

[save and submit report](#)

After the report has been submitted and saved, you'll be directed to the "saved SCT" page.

To start a new report, simply click on the "New Report" or "Save SCT" button.

Saved SCT Reports							
Your reference:	<input type="text"/>	Quest/Kit2 ref:	<input type="text"/>	Postcode:	<input type="text"/>	Search from:	08 ▾ Aug ▾ 2017 ▾
Created By:	Current User ▾	Search to:	15 ▾ Aug ▾ 2017 ▾	Status:	<input type="text"/>	search	
Currently displaying 6 SCT results of 6. Please use the filters above to refine your search results.							
Delete	Report Date	Status	Quest/Kit2 Reference	User Reference	Address	View	PDF
<input type="checkbox"/>	15 Aug, 2017	Incomplete			77a, Christchurch Road	view sct	pdf
<input type="checkbox"/>	15 Aug, 2017	Incomplete	x	x	77a, Christchurch Road	view sct	pdf
<input type="checkbox"/>	15 Aug, 2017	Incomplete	x	x	67, Christchurch Road,	view sct	pdf
<input type="checkbox"/>	15 Aug, 2017	Incomplete	sdsd	dsd	71, Christchurch Road,	view sct	pdf
<input type="checkbox"/>	15 Aug, 2017	Incomplete	shj	sjtest	1, Clos Ystrad,	view sct	pdf
	15 Aug, 2017	Complete	asas	asas	77, Christchurch Road	view sct	pdf

**For more help,
contact the
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Support Team**

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