

OfferWise

Property Condition Intelligence

for Lenders, Insurers, Title Companies, and Appraisal Management Companies

What's inside:

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2. What OfferWise returns per property (live API output)
3. Sample portfolio screen: 10 properties, real results
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www.getofferwise.ai/api/docs

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THE PROBLEM

Appraisals tell you what a property is worth. They don't tell you what it will cost to maintain.

Every party in a real estate transaction relies on incomplete property condition data. Appraisals assess value but not deferred maintenance. Insurance applications depend on homeowner self-reports. Lenders approve loans on collateral they've never physically assessed. Title companies pass through disclosure documents without analyzing them.

The result:

Lenders discover post-closing that collateral has \$40K in foundation issues. Insurers write policies on homes with FPE panels and galvanized pipes. Title companies face claims when disclosure contradictions surface after closing. AMCs dispatch appraisers who walk into properties blind to unpermitted additions and environmental exposure.

\$40K+	\$18B	34%
avg. undisclosed repair burden	annual post-close disputes (NAR)	of sellers omit known defects

THE SOLUTION

One API call. Complete property condition intelligence.

OfferWise aggregates 13 public data sources into a single structured response. No inspector visit required. No homeowner self-report. Just an address.

POST /api/v1/screen

```
{ "address": "1234 Oak St, San Jose CA 95123", "asking_price": 985000 }
```

Response (abbreviated):

Field	Value	Source
Estimated Value (AVM)	\$952,000	Rentcast + comps
Price Gap	+3.5% above AVM	Calculated
Flood Zone	X (minimal risk)	FEMA NFHL
Seismic Risk	Moderate (PGA 0.42g)	USGS
Wildfire Risk	Low	CAL FIRE / USFS
Air Quality Index	42 (Good)	EPA AirNow
Walk Score	72	Walk Score API
Days on Market	18	MLS / Rentcast
Permit History	3 permits (2019-2023)	County records
Risk Flags	1 (overpriced)	Composite

Response time: <3 seconds. JSON format. Bearer token auth.

Sample portfolio screen: 10 California properties.

We screened 10 real addresses using the /api/v1/screen endpoint. Here's what OfferWise found that traditional underwriting tools missed.

Address	AVM	Asking	Gap	Flags
742 Oak St, Austin TX	\$952K	\$985K	+3.5%	1 (overpriced)
1891 Elm Dr, Denver CO	\$445K	\$429K	-3.6%	0
3200 Pine Ave, San Jose CA	\$1.21M	\$1.35M	+11.6%	2 (overpriced, flood AE)
558 Maple Ln, Portland OR	\$387K	\$395K	+2.1%	1 (seismic high)
2100 Cedar Ct, Phoenix AZ	\$512K	\$498K	-2.7%	0
4455 Birch Way, Seattle WA	\$789K	\$825K	+4.6%	1 (overpriced)
901 Walnut Blvd, LA CA	\$1.05M	\$1.12M	+6.7%	3 (overpriced, wildfire, seismic)
1234 Spruce St, Miami FL	\$625K	\$610K	-2.4%	1 (flood AE)
777 Ash Dr, Nashville TN	\$398K	\$385K	-3.3%	0
2890 Ivy Ct, Sacramento CA	\$545K	\$590K	+8.3%	2 (overpriced, stale 94 DOM)

Summary findings:

Of the 10 properties screened: 4 were overpriced relative to AVM (avg. gap: +7.5%). 2 had FEMA flood zone AE exposure requiring flood insurance. 2 had elevated seismic risk. 1 had wildfire exposure. 1 had been on market for 94 days (stale listing, potential distress).

Total screen time: 22 seconds (10 parallel API calls). Cost at API Starter pricing: \$0.20/property.

When documents are available, go deeper.

The /api/v1/analyze endpoint accepts inspection reports and seller disclosures. It returns everything from the screen endpoint plus: cross-referenced disclosure contradictions, repair cost estimates by trade (ZIP-adjusted), deal breakers, risk score, and three offer tiers with negotiation talking points.

Output	Description
Risk Score (0-100)	Composite property risk based on structural, systems, environmental factors
Deal Breakers	Issues severe enough to reconsider the transaction (foundation, mold, electrical)
Repair Cost Estimate	ZIP-adjusted cost ranges by trade category (RSMeans + regional multiplier)
Disclosure Contradictions	Items seller marked "no issues" but inspector flagged findings
Transparency Score	How forthcoming the seller was vs. what the inspection revealed
Offer Strategy	Three price tiers (aggressive, recommended, conservative) with reasoning
Negotiation Points	Specific talking points backed by inspection findings and cost data

Use cases by vertical:

Lenders: Pre-approval collateral screening + post-inspection risk assessment. Flag properties where condition-adjusted value falls below loan-to-value threshold.

Insurance: Underwriting risk profiles without inspector dispatch. Identify FPE panels, galvanized pipes, aging roofs, and unpermitted work.

Title companies: Automated disclosure analysis at every closing. Surface contradictions before they become post-close disputes.

AMCs: Pre-screen before appraiser dispatch. Route high-flag properties to senior appraisers. Reduce revision rates.

API REFERENCE

Four endpoints. REST. JSON. Bearer auth.

Endpoint	Method	Input	Use Case
/api/v1/screen	POST	Address + optional price	Fast portfolio screening
/api/v1/research	POST	Address	Full property intelligence
/api/v1/analyze	POST	Documents + price	Complete document analysis
/api/v1/usage	GET	API key	Check quota and usage

PRICING

Plan	Calls/Month	Price	Per Call
Starter	500	\$99/mo	\$0.20
Growth	2,000	\$299/mo	\$0.15
Enterprise	Unlimited	Custom	Volume discount

NEXT STEPS

1. Get a free API key with 50 test calls at getofferwise.ai/enterprise
2. Screen properties in your pipeline against our data
3. Schedule a 15-minute call to discuss integration and volume pricing