



COLLATERAL INTEGRITY ANALYSIS

Identify, Quantify, & Manage Collateral Risk



WITH A QUICK AND SIMPLE PORTFOLIO RUN:

Get more clear and accurate detail on risk exposure at the property level than possible with an AVM report alone

Learn more about the subject properties in every loan batch including:

Market Risk • Foreclosure Rates
Value Estimate • Subject Risk

Identify the likelihood of risky or poor loan performance due to collateral fraud, EPDs and more

Take action on easy-to-interpret numeric scores summarizing all detected risks

Get the information vital in identifying high-risk real estate transactions prior to making critical business decisions



866.458.3767
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Collateral Integrity Analysis

Learn more about the risk in your portfolio - NOW

Risk Scoring

CIA provides three risk scores for straight-forward decision making across your portfolio: **Subject Risk Score**, **Market Risk Score** and **CIA Score**.

User Supplied Data Summary			
Address	3213 LIBERTY ST, AUSTIN, TX 78705		
Borrower Name	JOHN & NANCY SMITH	Submitted Value Estimate (SVE)	\$450,000
Loan Amount	\$350,000	Date of Value	28-APR-2011
Lien Position	FIRST	Value Type	OWNERS ESTIMATE
Loan Purpose	PURCHASE	Property Type	SFR
LTV	NOT SUBMITTED	Occupancy	OWNER OCCUPIED
CLTV	NOT SUBMITTED	Mortgage Insurance	YES
Seller Name	NOT SUBMITTED	Credit Score	750
Customer Ref #1	8675309	AVM Purchased	VEROVALUE

SUBJECT RISK SCORE **99**



78

MARKET RISK SCORE **78**

COLLATERAL INTEGRITY SCORE

Subject Information

Subject & Market Risk Summaries include key metrics and actionable items for immediate due diligence.

Market Risk Summary			
Action Items			
Priority	Description		
1	There is a high number of foreclosures relative to sales within the past one year in the subject market area.		
1	There is a high number of foreclosures relative to sales within the past three years in the subject market area.		
1	Subject is located in a non-conforming area with price volatility. Consider verifying subject value with a local real estate professional.		
5	Subject market area is more than 50 percent non-owner occupied.		
Foreclosures in the Last: 1 year	50	Transfer Activity: 1 year	52
Foreclosures in the Last: 3 years	284	Transfer Activity: 3 years	172
Foreclosures in the Last: 5 years	326	Transfer Activity: 5 years	341
Foreclosures / Sales: 1 year	96.15%	Zip Code Price Change: 1 year	4.89%
Foreclosures / Sales: 3 years	165.12%	Zip Code Price Change: 3 years	-2.60%
Foreclosures / Sales: 5 years	95.60%	Zip Code Price Change: 5 years	10.32%
Neighborhood Indicator	URBAN	Median Living Area	1,542
Occupancy: Owner Occupied	32.51%	Median Lot Size	1,445
Occupancy: Non-Owner Occupied	67.49%	Median Year Built	1900
Land Use: SFRs		Median Bedrooms	3
Land Use: Condominiums		Median Bathrooms	2.00
Land Use: Mobile Homes		Median Price / Median Sq Ft	\$387.98
Forecast	NOT AVAILABLE	Market Volatility	HIGH

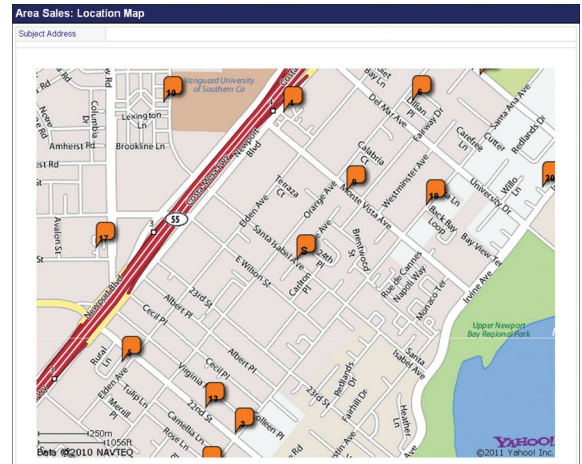
Risk Summary

Detailed analysis of **Subject Information**, **Area Sales**, and **Nearby Properties** includes financial transaction histories, physical characteristics and more to support findings.

Market Analysis			
	LOW	MEDIAN	HIGH
Living Area	666	1,542	5,768
Lot Size	800	1,445	4,003
Year Built	1900	1900	2006
Bedrooms	1	3	9
Bathrooms	1.00	2.00	5.00
Price per Sq Ft: Living Area	\$99	\$353	\$953
Price per Sq Ft: Lot Size	\$164	\$396	\$1,130
Price per Room: Bedroom	\$59,000	\$188,750	\$565,000
Price Range: 1 year	\$249,900	\$552,000	\$2,825,000
Price Range: 3 years	\$170,000	\$517,500	\$2,825,000
Price Range: 5 years	\$90,047	\$515,000	\$3,010,000
	COUNT	CHANGE: LOW	CHANGE: HIGH
Properties that Sold Twice in 1 year	3	-41.01%	62.06%
Properties that Sold Twice in 3 years	11	-41.01%	112.90%
Properties that Sold Twice in 5 years	41	-41.01%	112.90%

Market Analysis

Market Analysis dives into market conditions within the subject's market area providing distribution of market characteristics, values and historic price trends.



Contact Veros today to view the power of a portfolio run on your risk exposure.

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