



VeroVALUE™ Models

For Accurate Residential Property
Valuations With High Usable Hit Rates

VeroVALUE™ from Veros Real Estate Solutions is a complete suite of residential property valuation tools that leverage the latest predictive technologies for fast, accurate results and high usable hit rates.

VeroVALUE **AVM**

The **VeroVALUE AVM** balances the need for both valuation accuracy and high hit rates when both are required. Available on a national basis, it is an ideal valuation tool when multiple AVMs, such as a cascade, are not anticipated or desired.

VeroVALUE **PREFERRED**

VeroVALUE Preferred balances valuation accuracy and hit rate with a more stringent focus on accuracy. VeroVALUE Preferred takes VeroVALUE, the premier national valuation tool one step further, boosting its proprietary optimization techniques, tight valuation controls, and data-rich intelligence about local market activity, **with strict standards on market activity, neighborhood analysis, and usable hit rates**. When accuracy is the priority over hit rates, VeroVALUE Preferred is unmatched. As a result, it is commonly used in the first position in a multiple-AVM cascade.



All **VeroVALUE AVMs** now identify subject properties impacted by disasters as they occur. When natural disasters occur – whether hurricanes, earthquakes, wildfires, volcanoes, tornadoes, floods, storm surges or tsunamis – FEMA declares the entire county in which damage occurred as a “disaster area” – even though a relatively small percentage of properties within the county are impacted. Using satellite imaging and geocentric disaster data, your **VeroVALUE AVM** will make it clear if your subject property was affected – and include this property-specific information where available.

VeroVALUE™ DELIVERY

The suite of **VeroVALUE** products is available through **VeroSELECT™**, Veros' enterprise collateral management platform, as well as through direct XML integrations.

VeroVALUE REPORTS

All of the **VeroVALUE** models provide standardized reports, including:

- Value estimate
- Value range
- Confidence score
- Available subject property information
- Market data information
- Historical price trends for the subject's neighborhood

Additional information, such as 12-month valuation forecasting and fraud detection indicators are available as add-on services to each AVM report.

VeroVALUE METHODOLOGY

Every automated valuation tool from Veros is a "blended model" that draws on a combination of hedonic, index, and hybrid valuation methodologies. Because no single or combination of methods can consistently produce accurate valuations, each Veros valuation method is backed by numerous predictive technologies. Leveraging more than 15 proprietary valuation methods for each subject property enables Veros to produce results that are among the most accurate and reliable in the market.

ADDITIONAL PRODUCTS AND SERVICES

➤ Collateral Integrity Analysis (CIA) Automated Risk and Fraud Detection

Analyze, detect and accurately identify high-risk properties, market areas, and transactions.

➤ VeroFORECAST™

12-month anticipated change in value according to:

- Geography (CBSA, County, Zip Code)
- Property type (SFR and Condo)
- Property price tier

➤ VeroSELECT™

A web-based, centralized platform for direct access to Veros' suite of comprehensive valuation tools. With **VeroSELECT**, mortgage industry participants can order, manage and supply AVMs, BPOs, Property Condition Reports (PCRs) and other valuation and appraisal products and services. Multiple users from an organization can manage the valuation process from end-to-end with a focus on rules-based ordering, management of multiple vendors, automated quality control, secure data transmission and customizable reporting. Centralized ordering and fulfillment management provides far greater workflow efficiency, while facilitating data standardization and reducing costs.

ABOUT VEROS

A proven leader in enterprise risk management and collateral valuation service, Veros Real Estate Solutions uses predictive technology and data analytics to streamline and enhance the property valuation process. Our products and services – including automated valuations, fraud and risk detection, portfolio analysis, forecasting, and much more – optimize millions of profitable decisions from loan origination through servicing and securitization.

For more information or to review other Veros products and services, visit www.veros.com or call 1.866.458.3767.



See how **VeroVALUE** performs in your marketplace.

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