



Empowering Housing Finance Decisions with Next-Gen Tech, Data & Analytics

Founded in 2001, Veros Real Estate Solutions (Veros®) is a trusted leader in empowering mission-critical housing finance decisions and risk management through next-gen technology, data, and analytics.

**Automated Valuation
Models (AVMs)**

**Risk Assessment &
Management**

**Order Platforms
& Data Delivery**

**Home Price Trends
& Forecasts**

**Traditional
Valuation Services**



Veros is the primary architect and technology provider for the government-sponsored enterprises' Uniform Collateral Data Portal® (UCDP®) and works closely with the Federal Housing Administration (FHA) to support its Electronic Appraisal Delivery (EAD) portal. Veros also streamlines the real estate lending process for U.S. Veterans through its valuation management services with the U.S. Department of Veterans Affairs (VA). Trusted and Used by Several Large Government Entities.

Proven Experience

120+ Mil. Appraisals submitted through Veros' portals*

110+ Mil. Property data records collected and analyzed*

~80% U.S. appraisals flow through Veros' systems*

*As of May 2024

Key Milestones

- 2001** Founded as a Veros Software company
- 2004** GMAC Valuation Management partner
- 2009** Fannie Mae® and Freddie Mac® UCDP® partner
- 2013** FHA EAD portal partner
- 2019** VA Appraisal Management partner
- 2022** Acquisition of Valligent™, a sister company



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Automated Valuation Models

VeroVALUE®

An AVM offering nationwide coverage with high accuracy, hit rates, confidence scores, and optional natural disaster impact data. This cost-effective valuation risk monitoring tool combines predictive modeling with quality data, consistently achieving over 85% P10 in testing.

VeroVALUE® Preferred

Where AVM accuracy is paramount over hit rates, VeroVALUE Preferred delivers the industry's top-performing results nationally and is commonly used in the first position in many AVM cascades.

AVM Cascades

Tailored AVM workflows with simple or advanced cascade management, featuring VeroVALUE and over 15 top valuation providers—all on one SaaS platform, VeroSELECT™. Users gain full transparency and control over the AVM cascades through customizable rules and detailed, on-demand reporting. Easily manage decisions based on cost, compliance, and loan performance, adjusting for geography, price range, confidence scores, and more.

VeroVALUE® Portfolio

Get fast, accurate property value estimates across an entire portfolio with VeroVALUE™ Portfolio data match and append service. This tool provides quick access to essential AVM data for analyzing multiple properties within a loan pool or portfolio. Enhance property records with first mortgage data or Index Values through VeroINDEX Plus, run retroactive valuations, and more.

VeroINDEX™ Plus

This AVM offers highly accurate, time-based residential property valuations using Veros' in-house indices, the same trusted data behind VeroVALUE. Choose this index-only valuation solution for precise, time-based valuations based on advanced analysis of local and regional market trends.

VeroPHOTO™ Plus

This solution provides fast, reliable valuation data and property condition verification. It combines the accuracy of VeroVALUE AVM with a current digital photo and an external property condition report, completed at the time of the AVM order.

VeroVALUE® REO

This AVM offers an accurate, cost-effective AVM alternative tailored for distressed property valuations. It's essential for mortgage professionals seeking realistic values for real estate-owned (REO) properties, helping to improve sale viability and minimize losses. VeroVALUE REO shortens disposition timelines and optimizes recovery outcomes, even in challenging situations.

VeroPACE™

VeroPACE offers a comprehensive property value estimate solution tailored to meet the needs of California Property Assessed Clean Energy (PACE) lenders, who require multiple Automated Valuation Models (AVMs) to comply with state regulations.

Risk Assessment & Management

iVALUATION™

This robust tool combines AVM capabilities with nationwide sales and property data, enhanced by user interaction to generate reliable property values for validation. It simplifies research, streamlines comparable sales selection, accelerates property valuation, and produces detailed reports—making it ideal for Reconsideration of Value research.

VeroSCORE™

This solution addresses compliance concerns related to appraisal due diligence and meets Reg. B disclosure expectations. VeroSCORE applies industry-leading appraisal scoring technology to streamline the complex, time-consuming appraisal review process, delivering concise, automated results that focus on the four critical Cs of loan decision-making: Completeness, Compliance, Credibility, and Complexity. VeroSCORE offers intuitive access through a web portal and direct API integration.

Disaster Vision™

Disaster Vision users are provided critical property and portfolio insights to assess the likely impact of disasters, helping them emerge stronger post-event. It determines at the parcel level whether a property in a Federal Emergency Management Agency declared disaster county has been affected. Working in real time and continually updating its data, this tool leverages geospatial technology to map disaster polygons and surrounding buffer zones.

Collateral Integrity Analysis (CIA)

This report is one of the most comprehensive risk reports available in the market. Aggregating what would otherwise require multiple data sets from multiple vendors, CIA provides the necessary information to evaluate risk exposure in a single, easy-to-use report.

Order Platforms & Data Delivery

VeroSELECT™

VeroSELECT provides direct access to Veros' complete valuation tools through a centralized platform. It allows users to order, manage, and supply AVMs, appraisals, broker price opinions, property condition reports, and other valuation services. Multiple users can oversee the full valuation process with features like rules-based ordering, vendor management, automated quality control, secure data transmission, and customizable reporting. The platform improves workflow efficiency, standardizes data, and reduces costs.

PATHWAY™

Veros' PATHWAY provides a direct connection to Fannie Mae® and Freddie Mac's® Uniform Collateral Data Portal® (UCDP®) and the FHA's Electronic Appraisal Delivery (EAD) portal. Easily integrated, it enables compliant XML delivery to both UCDP and EAD, with added features like PDF extraction, UAD Compliance Preview, UCDP and EAD Error Preview, Submission Result Return, and Correspondent Appraisal Sharing. Veros' PATHWAY is ranked #1 in UCDP submission volume.

Home Price Trends & Forecasts

VeroHPI™

The index is built using a widely accepted methodology for determining residential real estate price changes—repeat sales models. VeroHPI provides lenders, secondary marketers, servicers, and analysts with direct access to robust trending data. Offering national coverage, the index is available at county-based statistical areas or Federal Information Processing Standard (FIPS) levels.

VeroFORECAST™

VeroFORECAST extends VeroVALUE's power by accurately predicting local value trends for residential properties up to two years in advance. It enables users to assess percentage value changes down to the zip code level by price tier and property type. Together, they help servicers, investors, and other users identify and mitigate portfolio risk at the property level. VeroFORECAST market predictions are also included in the VeroVALUE report.

Traditional Valuation Services

National appraisal, broker price opinions, evaluations and other traditional and alternative valuation services are offered through Valligent™, a sister company, and partnership arrangements with other leading industry providers. In full compliance with industry guidelines, the services support the full spectrum of mortgage lending, from origination to default management.

The Veros Difference

Innovation with Expertise

Veros leads the way with useful next-generation solutions, built on a foundation of years of industry expertise—delivering innovation at every turn.

Quality and Reliability

Veros upholds the highest standards, engineering products and systems designed for lasting performance—ensuring reliability and unwavering customer satisfaction.

Customer-Centric Focus

Veros' dedication to customers shines through personalized support, tailored solutions, and exceptional service, ensuring an outstanding experience at every touchpoint.

To learn more contact:

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