



# VEROS SOLUTIONS IN THE MORTGAGE LIFE CYCLE

## VEROSELECT<sup>SM</sup> VALUATION RISK MANAGEMENT SYSTEM

### ORIGINATION STAGES

Retail Marketing & Client Acquisition (Lead Generation)

Loan App & Pre-qualification

Purchase Money Mortgage

Refinance

Quality Control

- A** VEROVALUE<sup>SM</sup> SUITE of AVMs
- B** PROPERTY DATA
- E** MARKET DATA

- A** VEROVALUE<sup>SM</sup> SUITE of AVMs
- B** PROPERTY DATA
- C** EVALUATIONS & DESKTOP VALUATIONS
- D** APPRAISAL REVIEW
- E** MARKET DATA
- F** APPRAISAL DATA MANAGEMENT

### SERVICING STAGES

Loan Servicing

Loss Mitigation

Default Management

REO Asset Management

Portfolio Management

- A** VEROVALUE<sup>SM</sup> SUITE of AVMs
- B** PROPERTY DATA
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VEROS SOLUTIONS FOR SECONDARY & CAPITAL MARKETS

UCDP<sup>®</sup> & EAD Portal Technology

- C** EVALUATIONS & DESKTOP VALUATIONS
- D** APPRAISAL REVIEW
- F** PATHWAY<sup>SM</sup>

Capital Markets/Risk Analysis

- A** VEROVALUE<sup>SM</sup> SUITE of AVMs
- B** PROPERTY DATA
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- D** APPRAISAL REVIEW
- E** MARKET DATA
- F** PATHWAY<sup>SM</sup>

## THE VEROS SOLUTIONS

### **A** VEROVALUE<sup>SM</sup> SUITE of AVMs

- VEROVALUE<sup>SM</sup>
- VEROVALUE PREFERRED<sup>SM</sup>
- VEROPRECISION<sup>SM</sup> (AI-Driven AVM Suitability Engine)
- AVM CASCADES
- VEROVALUE PORTFOLIO<sup>SM</sup> (Match & Append)
- VEROINDEX PLUS<sup>SM</sup>
- VEROVALUE REO<sup>SM</sup>
- VALUEMARK<sup>SM</sup>
- VEROPACE<sup>SM</sup> (PACE Lending)
- VEROVALUE RETRO<sup>SM</sup>

### **B** PROPERTY DATA

- VEROS DISASTER DATA
- COLLATERAL INTEGRITY ANALYSIS<sup>SM</sup> (CIA)
- VEROVALUE REO<sup>SM</sup>

### **C** EVALUATIONS & DESKTOP VALUATIONS

- VEROPHOTO PLUS<sup>SM</sup> (Property Condition Report)
- VEROBPO<sup>SM</sup> (Broker Price Opinion)
- HYBRID APPRAISALS

### **D** APPRAISAL REVIEW

- VEROSCORE<sup>SM</sup>

### **E** MARKET DATA

- VEROFORECAST<sup>SM</sup> (Home Price Forecast)
- VEROHPI<sup>SM</sup> (Home Price Index)

### **F** APPRAISAL DATA MANAGEMENT

- **PATHWAY<sup>SM</sup>** (Appraisal & Loan Data Delivery System to UCDP<sup>®</sup> and EAD Portal)



### Retail Marketing & Client Acquisition (Lead Generation)

- Generate new leads based on valuation insight with **VeroVALUE Suite of AVMs**
- Gain transparency and client intelligence with current, accurate **property** and **market data**



### Loan App & Pre-qualification

- Compare current sale values against estimate market values in the loan applications and prequalify stages for quicker screening, lending decision-making and better risk management, with the **VeroVALUE Suite of AVMs**
- Understand local market home prices trends and get a prediction of future market performance from 3-6-9-12 months and even up to 24 months with **market data** from **VeroFORECAST** and **VeroHPI**



### Purchasing Money Mortgage | Refinance | Quality Control

- Gain valuation insight with the **VeroVALUE Suite of AVMs** to support more confident mortgage purchasing decisions, to strengthen refinance decisions, and to support quality control
- Understand the likelihood that a **property** may have been impacted by a recent natural disaster with **Veros Disaster Data**
- Scan, detect and identify high-risk properties with the **Collateral Integrity Analysis (CIA)**
- Identify appraisal issues with **VeroSCORE** for easy **appraisal review**
- Instantly deliver appraisal data files directly to UCDP and EAD portals through **PATHWAY**
- Understand local market home prices trends and get a prediction of future market performance from 3-6-9-12 months and even up to 24 months with **market data** from **VeroFORECAST** and **VeroHPI**
- Gain eyes on a property with **the VeroPHOTO PLUS<sup>SM</sup>** property condition report
- Depend on local marketing expertise with the **VeroBPO**
- Trust a **hybrid appraisal** to provide an expert look at the property
- Automate new and refinance loan data delivery and instantly submit appraisal data files directly to both the UCDP and EAD portals through **PATHWAY**



### Loan Servicing

- Gain valuation insight with the **VeroVALUE Suite of AVMs** to support loan servicing
- Understand the likelihood that a **property** may have been impacted by a recent natural disaster with **Veros Disaster Data**
- Understand local market home prices trends and get a prediction of future market performance from 3-6-9-12 months and even up to 24 months with **market data** from **VeroFORECAST** and **VeroHPI**
- Gain eyes on a property with the **VeroPHOTO PLUS** property condition report
- Depend on local marketing expertise with **VeroBPO**



### Solution Highlight

VeroSELECT is the one solution that covers your valuation needs throughout the mortgage lifecycle providing all the tools you need. You will accomplish key business objectives including loan origination, loan portfolio reviews, valuing distressed assets and more with ease, efficiency and accuracy. With VeroSELECT, you'll gain a complete property valuation and collateral risk management engine to empower your critical business decisions with AVMs and Cascades, Broker Price Opinions, and Property Condition Reports and more.

- Trust a **hybrid appraisal** to provide an expert look at the property
- Identify appraisal issues with **VeroSCORE** for easy appraisal review



### Loss Mitigation | Default Management | REO Asset Management

- Gain valuation insight with the **VeroVALUE Suite of AVMs** to support more confident mortgage decisions.
- Gain eyes on a property with the **VeroPHOTO PLUS** property condition report
- Depend on local marketing expertise with **VeroBPO**
- Trust a **hybrid appraisal** to provide an expert look at the refinance property
- Understand the likelihood that a **property** may have been impacted by a recent natural disaster with **Veros Disaster Data**
- Understand local market home prices trends and get a prediction of future market performance from 3-6-9-12 months and even up to 24 months with **market data** from **VeroFORECAST** and **VeroHPI**
- Identify potential appraisal issues with **VeroSCORE** for easy appraisal review



### Portfolio Management

- Blend multiple AVMs using an AVM cascade approach to value a portfolio of properties with **VeroVALUE Portfolio Management**
- Match and append **Veros Disaster Data** to a portfolio to understand the post-disaster risk
- Strengthen portfolio management with property valuation forecast data using **VeroFORECAST** or trend historical valuations with **VeroHPI** home price index



### Capital Markets/Risk Analysis

- Gain valuation insight with the **VeroVALUE Suite of AVMs** to support investment decisions
- Understand the likelihood of properties that may have been impacted by a recent natural disaster with **Veros Disaster Data**
- Trust a **hybrid appraisal** to provide an expert look at properties
- Identify potential appraisal issues with **VeroSCORE** for easy appraisal review
- Understand local market home prices trends and get a prediction of future market performance from 3-6-9-12 months and even up to 24 months with **market data** from **VeroFORECAST** and **VeroHPI**
- Experience more efficient GSE appraisal analysis with **PATHWAY**

For a demo of any of our systems or to discuss how our products can help your business, please contact us:



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