



The Mortgage Industry's Direct Link for Fast, Reliable Appraisal and UCD Submissions

Optimize UCD and Appraisal File Deliveries to the GSEs and FHA

Why is Veros' PATHWAY the optimal delivery provider for direct lenders, AMCs and technology providers?

Because Veros seamlessly delivers more files to the GSEs and FHA than any other provider.

Its best-in-class technology and impressive 99.9% system uptime enable **PATHWAY** to seamlessly connect lenders and technology providers to both Fannie Mae and Freddie Mac's Uniform Collateral Data Portal® (UCDP)® and FHA's Electronic Appraisal Delivery Portal (EAD). PATHWAY also supports submission of the Uniform Closing Dataset (UCD) data files to both GSEs through a single API integration.

The Power of PATHWAY

- Direct system-to-system integration is ranked #1 for appraisal delivery volume into both FHA's EAD and the GSEs' UCDP
- Submit UCD data files to both GSEs through a single API integration
- Minimal technology integration required
- Submit UAD and non-UAD reports
- UAD compliance quality check
- Resolve potential UCDP and EAD errors pre-submission via "Preview" engine
- Receive UCDP and EAD submission results



One System. Four Destinations.

UCDP and EAD appraisals and Fannie Mae and Freddie Mac UCD data files may be submitted via a single, direct API integration with PATHWAY. Ideal for high-volume lenders, Veros' API solution can seamlessly integrate with your organization's current infrastructure, streamlining the submission process and reducing the potential for risk.

The Most Direct Path For All User Types

Whether you are a lender in search of your own connection, or a correspondent lender, AMC or technology provider searching for an integration point for your clients, PATHWAY offers a seamless solution.

Trust In Veros

Integration to UCDP and EAD through PATHWAY is a straight-forward solution that provides a direct system-to-system connection and comes with the added assurance that Veros – the technology provider that built the UCDP and other proprietary digital data delivery portals – will ensure your connection point is complete.

Integrations Sized To Fit

The Veros PATHWAY is an ideal solution for entities with volumes too large for manual upload to UCDP and EAD web interfaces, but too small for a platform solution. PATHWAY offers an integration option sized to fit today's delivery needs with the ability to plug into Veros' state-of-the-art platform solutions when volumes require greater technology support.

Previews and Error Corrections

Submit to UCDP and EAD with clarity and confidence through PATHWAY's Preview Engine*

- **UAD PREVIEW** – PATHWAY conducts a quality check on the appraisal report's contents to confirm the information is ready for UCDP and EAD submission
- **UCDP AND EAD PREVIEWS** – The system's second check is an initial run-through of UCDP's and EAD's known requirements to confirm passing status

Both features provide users with the ability to reprocess or correct errors prior to UCDP and EAD delivery.

Contact a Veros representative for
complete PATHWAY details.

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* Veros and PATHWAY preview do not make any guarantee on GSE acceptance of submitted loans.

All UCDP and EAD participants are encouraged to review both the UCDP and EAD requirements as stated on the official Fannie Mae, Freddie Mac and Federal Housing Administration websites.