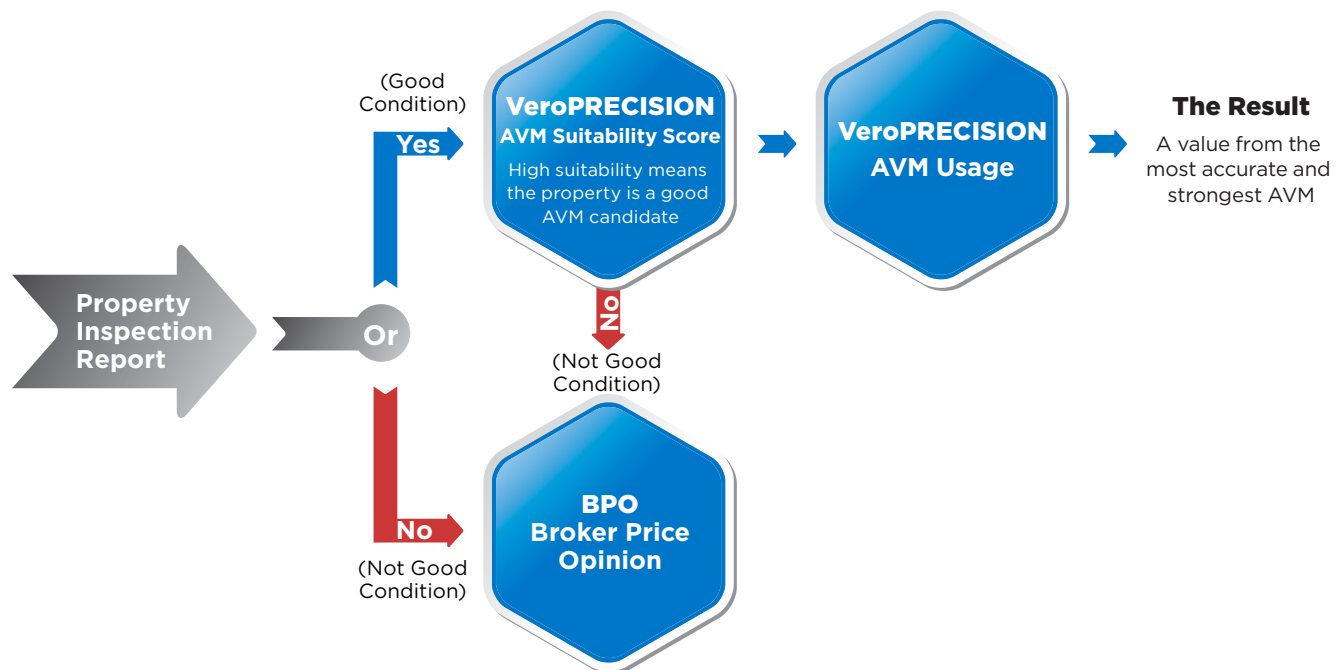


AVM Application for loss mitigation.

Veros® Real Estate Solutions' new **Valuation Decision Engine** gauges AVM suitability and, when appropriate, runs the industry's top performers, or, when an AVM is not a good fit, orders a BPO, desktop valuation, or appraisal.



Choosing the right valuation approach for the specific property.

Independent tests show AVMs to be an accurate, economical and efficient valuation choice for approximately 70 to 80 percent of all residential properties nationwide but property condition can reduce AVM performance on defaulted properties.

HOW DO YOU KNOW WHICH PROPERTIES ARE SUITED FOR AVM USE?

Veros Real Estate Solutions has designed an AVM that begins by determining whether or not it should even be used! If a traditional appraisal or hybrid product is a better option for a given property, as is the case an average of 20-30 percent of the time, it automatically escalates the order to the vendor and service predetermined by you. And, you are not charged for the initial determination!

VeroPRECISION, from Veros Real Estate Solutions, allows lenders and servicers to know in advance if an AVM is right for a specific property – or if a hybrid or traditional valuation is required. And, on a majority of properties, **VeroPRECISION** will immediately and simultaneously run the industry's two top performing AVMs – VeroVALUE and Collateral Analytics. Servicers with properties in delinquency and facing foreclosure whose most recent Property Inspection Report shows the property's condition aligns with other properties in the immediate area can confidently use **VeroPRECISION** to gauge if the property is now suitable for AVM use. If so, the valuation it provides may allow you to forego a BPO.

Those subject properties that require a BPO or traditional appraisal product can be immediately escalated to other products based on the customers' expressed preference.

Introducing VeroPRECISION™

VEROPRECISION OPERATES ON THESE THREE PRINCIPLES:

1. Not all properties are suitable candidates for AVM use.
2. Eliminating non-suitable properties significantly increases AVM accuracy.
3. Eliminating valuation outliers from the AVM pool increases client satisfaction.

HELP FOR DEFAULT SERVICING COST CONTAINMENT

In today's environment it is all about reducing costs of default servicing subject to prudent credit risk standards. Assuming the property has been determined to be consistent with neighborhood norms for existing condition, then **VeroPRECISION** is the best and most cost-effective tool to provide a high confidence, superior AVM experience. Unlike traditional AVMs, only **VeroPRECISION** first determines if the property is suitable for AVM analysis. If it is determined that the property is not a suitable AVM candidate the **VeroPRECISION** costs you nothing.

ONGOING DUE DILIGENCE

It Doesn't End There.

Veros and our customers work together to ensure **VeroPRECISION**'s effectiveness. In quarterly VeroPRECISION testing reports sent to customers, we detail hit rates and value accuracy for suitable properties versus non-suitable properties. Customers are encouraged to provide the recently appraised values for their subject properties so that Veros can append **VeroPRECISION** values.

This allows for the comparison of testing performance and actual production performance and is ideal for validating customers' unique footprint and risk tolerances.



Discover **VeroPRECISION** at

veros.cc/veroprecision

or call **866.458.3767** or email communications@veros.com