



## Automated Appraisal Review & Risk Management

Veros Real Estate Solutions' (Veros®) VeroSCORE™ is an automated appraisal review tool that empowers mortgage lenders, servicers, investors, and appraisal management companies (AMCs) and appraisal firms to make faster, more informed decisions regarding the quality and reliability of a completed appraisal.

Now supporting the industry shift to Uniform Appraisal Dataset (UAD) 3.6 while maintaining support of UAD 2.6, VeroSCORE uses advanced analytics to identify high-risk appraisals before they result in rejections or repurchase requests.

### Designed For Compliance, Accuracy, And Ease Of Use

VeroSCORE thoroughly reviews appraisal reports to determine the overall risk based on compliance with the Uniform Standards of Professional Appraisal Practice (USPAP®) guidelines, the latest UAD standards, and the Government Sponsored Enterprises (GSEs) Uniform Collateral Data Portal® (UCDP®) and the Federal Housing Administration's (FHA's) appraisal delivery portal, Electronic Appraisal Delivery (EAD).

### BENEFITS OF APPRAISAL RISK ANALYSIS

- Instantly detects red flags in appraisal reports to proactively make revisions.
- Identifies how to achieve a successful submission to UCDP or EAD.
- Enhances productivity by minimizing review time for quality control reviewers and underwriters.
- Often lowers operational costs through efficient appraisal review processes.



**Intelligent Logic:** Leverages thousands of business rules, proprietary risk algorithms, and VeroVALUE™ AVM.



**Broad Compatibility:** Supports all residential appraisal property types with nationwide access to public record and MLS data.



**Actionable Insights:** The robust report highlights data discrepancies and specific findings for users to resolve proactively.

## KEY FEATURES & BENEFITS

- **UAD Compliance:** Maintains support for UAD 2.6 appraisal forms and stays up to date on the latest UAD 3.6 dataset.
- **Enhanced Validation:** Instant address and appraiser license verification, along with file format checks.
- **Data Integrity:** Compares appraisal data against public records and MLS to flag discrepancies.
- **Visual Context:** Market Trends and Property Photos integrated directly into the report.\*
- **Efficiency:** Minimizes manual review time and lowers operational costs.
- **Customization:** Custom business rules can be added to meet the client's specific user needs.

\*Photo availability may vary per property

## Flexible Delivery Options

**Web Interface:** An intuitive portal to upload an appraisal XML (2.6). View interactive reports on-screen or download in XML or PDF format. VeroSCORE's portal will be available to consume 3.6 appraisal ZIP files in Summer 2026.

**API Integration:** Available via direct API for high-volume automated reviews. VeroSCORE consumes XML (2.6) or ZIP (3.6) and offers both a data response or PDF report output in a single system-to-system call.

## Built By Industry Leaders

VeroSCORE is powered by Veros' proprietary risk assessment algorithms and a sophisticated rules engine. Every analysis produces a multi-dimensional set of scores and granular sub-scores, providing transparent detail into each appraisal. By combining advanced analytics with secure, automated technology, Veros ensures your reports are audit-ready and compliant before submission.



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