









# One-Stop Hub for Accurate, On-Demand Property Valuations and Risk Management Solutions



 TurnKey  
 Transparent

 Customizable  
 Nationwide Coverage

 Compliant  
 SaaS & API

 Secure  
 Cost-Effective

The **VeroSELECT™ platform** from Veros Real Estate Solutions (Veros®) is a powerful web-based system that provides fast, centralized access to a complete suite of property valuation solutions. With more than 25 products from over 15 leading valuation providers, VeroSELECT offers the flexibility to support virtually any lending scenario.

From the industry's most accurate AVM models, including Veros' top-performing VeroVALUE, to virtual property inspections, evaluations, appraisals, BPOs, and Property Condition Reports (PCRs), VeroSELECT equips you with the tools to gain immediate insight into local markets.

When disaster strikes, VeroSELECT connects you to timely post-disaster inspections and insights from Veros' Disaster Vision,

helping you assess property impact and risk with speed and confidence.

There are no ongoing fees or subscription requirements. Just simple, per-use access to the valuation products you need when you need them. With VeroSELECT, your valuation process becomes faster, smarter, and more resilient.

Orders may be submitted through a streamlined user interface or programmatically via API, supporting both manual and automated workflows. There are no ongoing platform fees or subscription requirements. Just simple, per-use access to the valuation products you need when you need them. With VeroSELECT, your valuation process becomes faster, smarter, and more resilient.

# The Products that Power the VeroSELECT Platform



## The VeroVALUE Suite

**VeroVALUE™** Suite is a comprehensive suite of residential automated valuation model (AVM) tools that harness advanced predictive analytics to deliver fast, accurate valuations with consistently high hit rates. Veros' proprietary **VeroVALUE™ Suite** combines predictive modeling and technology with quality data and industry expertise to create valuations with unrivaled hit-rates, accuracy, control and reliability. Available nationwide, **VeroVALUE AVMs** include highly accurate value estimates, value ranges, confidence scores, available subject property information, market data information and historic price trends for the subject property's neighborhood. Additional data, such as 12-month future valuation forecasting and Disaster Vision warnings may also be added to each report, if desired.

**VeroVALUE AVMs** — Balances the need for property valuation accuracy and high hit rates when both are required. Available on a national basis, it is an ideal valuation tool when multiple AVMs, such as a cascade, are not anticipated or desired.

**VeroVALUE PREFERRED** — When accuracy is the priority over hit rate, VeroVALUE Preferred balances both with a more stringent focus on accuracy. **VeroVALUE Preferred** takes **VeroVALUE AVM** accuracy to a higher level by applying proprietary optimization techniques, tighter valuation controls, and data-rich market intelligence. As a result, it is commonly used in the first position of several AVM cascades.

**VeroMARK** — A cost-effective, marketing-grade AVM designed for sourcing large volumes of property values with exceptional scalability and a high hit rate. Built on the proven logic of VeroVALUE, **VeroMARK™** is ideal for real estate marketing and prospecting efforts.

**VeroVALUE Portfolio** — Run real-time analyses across multiple properties or entire loan pools. **VeroVALUE Portfolio** delivers the insight needed to evaluate risk and performance across a spectrum of assets.

**VeroINDEX Plus** — An index-only based automated valuation solution that provides time-based residential property valuations derived from advanced analysis of local and regional market trends.

**VeroVALUE REO** — Designed to support REO property strategies, this tool helps mortgage professionals price real estate-owned properties more accurately to improve sale potential and reduce losses.

**VeroPACE** — Launched in 2018 for PACE lenders, **VeroPACE** automates compliance with California's AB 1284 and SB 242 by running up to 10 AVMs to obtain three valid results. It selects the AVM with the highest confidence score, calculates the value midpoint, and delivers a standardized report. While designed for California, reports are available nationwide.



## ValuSTREAM

ValuSTREAM™ is the complete AVM cascade solution, tailored to exceed the highest standards of quality and performance. Backed by rigorous quarterly, independent third-party testing powered by Cotality® OptiVal, it leverages both purchase and non-purchase data to prioritize AVM performance. By leveraging the industry's top-performing AVMs, including VeroVALUE®, ValuSTREAM gives users the confidence and flexibility to focus on maximum accuracy, highest coverage, or balanced results, enabling smarter, data-driven property valuation decisions—with the supporting testing data to back it up.

### AVM Cascade Management

An authorized reseller of the industry's top AVMs and analytic products, Veros' sophisticated, transparent, rules-based valuation engine provides clients with the highest quality AVM cascade options for maximum flexibility.

### Flexible Property Inspections

VallINSPECTSM offers in-person or virtual residential property condition inspections conducted by qualified real estate professionals—even after natural disasters. Each detailed report provides a comprehensive assessment of a home's interior and/or exterior, evaluating structural integrity, maintenance needs, and potential repairs.

### AVM + Inspection | VeroPHOTO Plus VeroPHOTO Plus - Property Condition

The VeroVALUE AVM (or other preferred 3rd party AVM) is delivered in conjunction with either an interior or exterior property inspection, conducted by a local real estate professional or through a virtually assisted live-stream walkthrough with a point of contact at the property.

### Broker Price Opinions

Completed by local area real estate brokers, our BPOs provide a demonstrably faster, economical alternative when a full appraisal isn't required.

### Real Estate Analyst/Appraiser Valuations

Subject properties requiring a non-GSE appraisal (ValPRAZE) or evaluation (eVAL) are promptly assigned to one of our trusted partners:

- **eVAL** is an IAEG-compliant property evaluation that delivers an accurate value through in-depth market research and value analysis.
- **ValPRAZE** is a USPAP- and IAEG-compliant appraisal designed for non-GSE loans and is performed by a licensed appraiser.
- Virtual evaluations and bifurcated appraisals help accelerate the process.

### VeroFORECAST™

Forecasts of future property or market values 12, 18 or 24 months out. VeroFORECAST is available on a subscription basis or as an add-on service on VeroVALUE AVMs or with VeroVALUE Portfolio services.

### Collateral Integrity Analysis (CIA)

CIA is a useful tool for automated risk and fraud detection - Analyze, detect, and accurately identify high-risk properties, market areas, and transactions.

### Disaster Vision

Disaster Vision™ evaluates the potential impact of a natural disaster at the property level by harnessing geospatial data to identify a central disaster zone and its surrounding buffer area. Using a nationwide geo-coded property database, Disaster Vision goes beyond county-level FEMA declarations, delivering accurate insights into potentially impacted properties.

# VeroSELECT™ | System Highlights

## POWERFUL, FLEXIBLE VALUATION MANAGEMENT

VeroSELECT™ is a scalable, all-in-one platform that simplifies valuation order management with flexibility, transparency, and control. Key benefits includes:

- **Comprehensive Solutions:** Access a wide range of valuation products with multiple options to fit your exact needs.
- **Smarter Vendor Management:** Set performance rules, run audits, and tailor workflows by vendor.
- **Advanced Platform Logic:** Customizable decisioning and routing adapt to your business requirements.
- **Real-Time Order Tracking:** Stay informed with automated milestone updates via UI or API.
- **Full Transparency:** Benefit from robust reporting, audit trails, rules management, and Software Security Assurance (SSA) features.
- **Reliable Performance:** Count on consistent availability and system stability.
- **Self-Management Capabilities:** Manage rules, users, and business units independently.
- **Secure User Permissions:** Define user roles and access levels with precision.
- **Responsive Support:** In-house customer service is available for platform guidance and third-party coordination.

Whether through API, user interface, or portfolio management, **VeroSELECT™ adapts to your workflow.**



Accelerate loan decisions with VeroSELECT.  
Request a FREE demo today!

☎ Toll Free: 866-458-3767 Option 2

✉ [communications@veros.com](mailto:communications@veros.com)

🌐 [veros.com](http://veros.com)