



For Accurate Residential Property Valuation With High Usable Hit Rates

VeroVALUE™ from Veros Real Estate Solutions (Veros®) 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.

VeroVALUE AVM

The **VeroVALUE AVM** 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.



All **VeroVALUE AVMs** now identify subject properties impacted by disasters. When a natural disaster takes place – whether hurricanes, earthquakes, wildfires, volcanoes, tornadoes, floods, storm surges or tsunamis – FEMA declares the entire county in which damage occurred as a “disaster area” – even though a relatively small percentage of properties within the county are impacted. Using satellite imaging and geocentric disaster data, the **VeroVALUE AVM** will make it clear if a subject property was affected – and include this property-specific information where available.



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VeroVALUE™ DELIVERY

The suite of **VeroVALUE** products is available through **VeroSELECT™**, Veros' enterprise collateral management platform, as well as through direct XML integrations.

VeroVALUE REPORTS

The **VeroVALUE** models provide standardized reports, including:

- Value estimate
- Value range
- Confidence score
- Available subject property information
- Market data information
- Historical price trends for the subject's neighborhood

Additional information, such as 12-month valuation forecasting, and Collateral Integrity Analysis is available as an add-on service to each AVM report.

VeroVALUE METHODOLOGY

Every automated valuation tool from Veros is a "blended model" that draws on a combination of hedonic, time index, and appraisal emulation methodologies. Because no single or combination of methods can consistently produce accurate valuations, each Veros valuation method is backed by numerous predictive technologies. Leveraging up to 40 proprietary valuation models for each subject property enables Veros to produce results that are among the most accurate and reliable in the market.

Additional Products and Services

Collateral Integrity Analysis (CIA)

Automated Risk and Fraud Detection

Analyze, detect, and accurately identify high-risk properties, market areas, and transactions.

VeroFORECAST™

12-month anticipated change in value according to:

- Geography (CBSA, County, and ZIP Code)
- Property type (SFR and Condo)
- Property price tier

VeroSELECT™

A web-based, centralized platform for direct access to Veros' suite of comprehensive valuation tools. With **VeroSELECT**, housing finance professionals can order, manage and supply AVMs, Broker Price Opinions (BPOs), Property Condition Reports (PCRs) and other valuation products and services. Multiple users from an organization can manage the valuation process from end-to-end with a focus on rules-based ordering, management of multiple vendors, automated quality control, secure data transmission and customizable reporting. Centralized ordering and fulfillment management provides far greater workflow efficiency, while facilitating data standardization and reducing costs.

About Veros

A proven leader in enterprise risk management and collateral property valuation services, Veros Real Estate Solutions (Veros®) uses predictive technology and data analytics to streamline and enhance the property valuation process. Our products and services – including automated valuations, fraud and risk detection, portfolio analysis, forecasting, and much more – optimize millions of profitable decisions from loan origination through servicing and securitization.



See how **VeroVALUE** performs in your marketplace.

To learn more contact:

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