



Veros Portfolio: Data Match & Append Service

VeroVALUESM Portfolio gives users the power to quickly obtain the data needed to analyze multiple properties within a loan pool or across an entire spectrum of properties.

- These portfolio (batch) runs go directly from your desktop to Veros' secure batch interface and give you fast and easy access to Veros' own VeroVALUE AVM, as well as AVMs from many other third party providers.
- With a balanced approach between accuracy and hit rate, **VeroVALUE Portfolio** utilizes Veros' industry leading residential property valuation tool, VeroVALUE, for fast, accurate, and realistic results, even in rapidly changing markets.
- VeroVALUE can also identify if a specific property within any county currently under FEMA disaster-area designation is within the impact zone of that natural disaster.

Flexibility & Efficiency

EASY TO MANAGE

Whether your portfolio review requires the value estimate alone or more detailed data points, **VeroVALUE Portfolio** can be customized to suit your specific business needs, even from batch to batch.

- Use a cascade approach with both VeroVALUE and Freddie Mac's HVE to maximize hit rates or customize the cascade to run any combination of AVMs
- Append property records with first mortgage data
- Forecast future property values 6, 12, 18 or 24 months into the future with **VeroFORECASTSM**
- Append property records with Index Values from **VeroINDEXSM Plus**, an index-based AVM
- Assess property values and determine a high and low value range with **VeroVALUE AVM**
- In cases where satellite imaging and geocentric data determine that one or more of your portfolio properties are within a recent disaster's impact area, get a "match and append" AVM report that matches the location and then appends the disaster data in conjunction with a confidence indicator.
- Detect high risk properties by incorporating Market Risk Scores from Veros' proprietary Collateral Integrity AnalysisSM (CIA) offering
- Run retroactive valuations and more

VeroSELECT

Contact us to setup an account, then simply submit a batch to **orders@veros.com** or via our **VeroSELECT** platform.

➤ Sample Input File (Excel CSV File)			
STREET	CITY	STATE	ZIP CODE

Veros will quickly append vital property data to your files, allowing you to review and manage your portfolio.

RISK ASSESSMENT

Knowing which loans are borderline or at risk of turning upside down allows for more proactive portfolio management, enabling servicers or investors to take preventative action internally or engage earlier with the mortgagee. By flagging questionable properties, lenders and investors can act quickly when homeowners begin using equity lines heavily; an early sign the homeowner is entering financial hardship.

LEVERAGES VEROS' SOLID FOUNDATION

Veros regularly releases updates and enhancements to **VeroVALUE**, which have produced significant improvements in the AVMs' performance and directly translate to the superior valuation results seen in every **VeroVALUE Portfolio** run. The Veros analytics team places continual focus on **VeroVALUE's** data sources, data management, model enhancements, and due diligence, which means clients receive the benefit of a highly tuned AVM with top-tier hit rates and accuracy for both purchase and refinance transaction scenarios.

COMPLIANCE

By incorporating **VeroVALUE Portfolio's** additional data options, users can better assess indicators of mortgage risk, determine areas of vulnerability, appropriately adjust reserve funds, and proactively mitigate overall risk. Regular portfolio value audits (annually, quarterly or monthly) help lenders and investors maintain compliance with current regulations.

FAST & COST EFFICIENT

Batch runs streamline the portfolio review process and enhance accuracy by eliminating the need to manually pull property values using online services that often have less than reliable results.

- **Nationwide Coverage**
- **Quick Turnaround Times:
1-2 Business Days**
- **Output Via Data File With
PDF Hyperlink Option**
- **100% File Completion**



For more information or to see how **VeroVALUE** performs in your marketplace, please call

1.866.458-3767 or email
communications@veros.com

