

PRESENTS

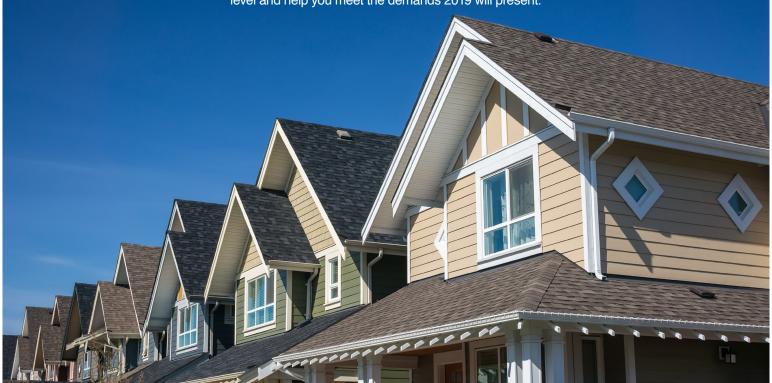
# PROPERTY VALUATION GUIDE

## **Special Advertorial Section**

The real estate market is an integral part of the nation's economy—and property valuation is a crucial tool that keeps the market on course.

Today's leading property valuation companies set themselves apart from the pack through cutting-edge technology, first-in-class customer service, and unparalleled understanding of the housing trends. These marketplace leaders are proving to be valuable assets for accurately pricing properties through BPOs, AVMS, desktop appraisals, and more.

In the next pages learn the key features and benefits, as well as other important stats on the companies who can take your business to the next level and help you meet the demands 2019 will present.



# **Dwellworks AMC**





#### **KEY PERSONNEL**

## **Bob Rosing**

President and CEO

## James Conigliaro, CRP, GMS

#### Tim Evanko, CRP

VP Operations, Residential Services

#### Norm Koenig

Director, Business Development

## William Rudolph, CRP

Chief Review Appraiser

#### **STAFFING**

85 full-time employees 10 certified appraisers in-house

#### **CONTACT INFORMATION**

1317 Euclid Ave. Cleveland, OH 44115 Toll Free 866.714.8891 Info@Dwellworks.com Dwellworks.com/Mortgage

#### COMPANY DESCRIPTION

Dwellworks is a nationwide provider of appraisal management services related to mortgage lending and corporate relocation appraisal. They are a full-service solution for clients, delivering consistency, high-quality performance and providing cohesive network management. With more than 35 years of combined experience and leadership in real estate related services, Dwellworks has supported small and large-scale mortgage lenders with an annual volume upwards of 30,000 appraisals.

#### GEOGRAPHIC SCOPE AND COVERAGE AREA

Headquartered in Cleveland, Ohio, Dwellworks is licensed and registered in all 50 U.S. states and its territories. Appraisals are conducted by an experienced network of 11,500 appraisers who possess a combination of experience, localized knowledge, and geographic competency. Dwellworks provides a disciplined sourcing and screening process to identify, qualify, recruit, and manage its network appraisers. Their data-driven assignment methodology ensures appraisers are selected by their location, abilities, and quality of work on every assignment, creating some of the most accurate appraisals in the industry.

#### REGULATORY COMPLIANCE

Dwellworks is fully compliant with all Appraiser Independence Requirements and state appraiser management company licensing legislation. Its network compliance and consistency standards include items such as:

- » Licensing and E&O insurance
- Acceptance of Dwellworks "Code of Conduct"
- Adherence to HSSE health, safety, security, and environmental provisions
- Criminal background checks

Dwellworks annually tests internal controls, processes, and procedures by conducting SSAE 16 Type I and II SOC Audits. Their 10 on-staff appraisal quality review appraisers are subject matter experts in appraisal methodology, standards, and guidelines.

#### BUSINESS LINES, SERVICES, AND PRODUCTS

Dwellworks offers appraisal management, relocation home management, and operates a real estate brokerage for the purpose of rental home finding. Their appraisal management services include Uniform Residential Appraisal Report appraisals Federal Housing Agency/Veterans Affairs appraisals, field reviews, exterior-only appraisals, automated valuation models, bifurcated and alternative valuation appraisals, General Purpose Appraisal Reports, and Worldwide ERC Summary Appraisal Reports.

#### **COMPETITIVE ADVANTAGE**

Dwellworks differentiates by delivering highly accurate, compliant, and timely appraisals as a standard practice, while its dedicated service delivery and appraisal review teams offer the expertise and capability to provide customized service and delivery options for our individual clients where needed. As a critical business best practice, Dwellworks targets smaller margins on each transaction, paying its appraisers customary and reasonable fees to assure their motivation to meet client metrics for timeliness and quality.

#### **KEY FEATURES/BENEFITS**

Due to the company's experience managing thousands of corporate relocation appraisals, Dwellworks delivers industry-leading accuracy and the ability to prove that accuracy through closed sales analysis. The extremely tight market times and exceedingly difficult scope of work found in relocation appraising means our panel of appraisers must be consistently accurate for its clients' businesses to thrive. These factors have helped Dwellworks become the market leader in relocation appraising and a preferred partner for mortgage lenders.

#### ADDED VAULE TO CLIENTS

Dwellworks combines the use of astute technologies with the deep technical knowledge of our team members to create an amazing service experience. Their team doesn't simply manage a process-they provide high-impact customer service in a high-demand market in a way that is unlike many others in the industry. Their advanced quality control techniques get the job done quickly and accurately, and their distinctly human approach to appraisal management adds a level of comfort and security.

#### KEYS TO SUCCESS

Dwellworks fully documented processes and procedures lead to a smoother, more enjoyable experience for clients—at an average turn time of 4.9 business days. Their intense focus on quality and accuracy is the foundation for all our services, iAppraisals from Dwellworks are initially checked by automated review technology with over 1,200 core review protocols. This streamlines our QC process and allows our reviewers to evaluate inconsistencies that affect value, marketability, and adherence to investor guidelines.



National AMC | Est. 1985 | Cleveland, OH

# **Global DMS**





#### **KEY PERSONNEL**

#### Vıadimir Bien-Aime

President and CEO

#### **Jody Collup**

**CMO/Operations Director** 

### **Michael Quaranto**

CISO/VP of Technology

#### Shawn Barmore

Sales Executive

#### CONTACT INFORMATION

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#### COMPANY DESCRIPTION

Global DMS is a leading provider of commercial and residential real estate valuation solutions catering to lenders, banks, AMCs, appraisers, and other real estate entities for all lending business channels. The company's solution set is cost-effectively delivered on a software-as-a-service (SaaS) transactional basis that ensures compliance adherence, reduces costs, increases efficiencies, prevents errors, and expedites the entire real estate appraisal and valuation process.

#### OMPANY HISTORY

Global DMS was founded in 1999 by Vladimir Bien-Aime, a web application developer with deep domain experience in the appraisal space. The company started with the goal of bringing efficiency and mobility to the appraisal industry leveraging web-based software and has since grown into the leading provider of web-based compliant valuation management software. Global DMS has expanded its solution set to cater to lenders, banks, AMCs, and individual appraisers. The company's centralized platform is proven to automate the entire valuation process and keep organizations in compliance.

#### BUSINESS LINES, SERVICES, AND PRODUCTS

eTrac: Global DMS's flagship product is eTrac Enterprise, a web-based single-source valuation management system that centralizes and compliantly automates all aspects of the valuation process: vendor management, order, assign, track, review, deliver, sell, and accounting functions. eTrac allows company-specific configurable workflows and realtime management reporting.

Global Kinex: Compliantly and efficiently delivers appraisals to the GSEs' Uniform Collateral Data Portal (UCDP) and FHA's EAD.

MARS: Proprietary automated review system identifies collateral risk, scores each appraisal report's individual risks, report findings, extracts the PDF from the MISMO XML file, and delivers the data to GSEs or other investors.

eTrac WebForms: Produces appraisal and BPO reports entirely online, allowing real estate professionals to be completely mobile and autonomous.

AVM/Data Products: eTrac incorporates the bestof-breed AVM models from the industry and provides access to the most robust data products available to increase valuation accuracy.

Global Communicator: Facilitates client communication with their staff, vendors, and loan originators utilizing mass email.

#### **♦ KEY FEATURES/BENEFITS**

eTrac provides a user interface that allows lenders and AMCs to easily communicate and transact with appraisers working in the field. The company's software offers an appraiser-facing application that provides individual appraisers with a solution to manage receiving orders, keep track of appraisals, create reports, and deliver them. eTrac provides automated submission to EAD and UCDP. eTrac, also allows customers to manage and drive their internal workflows and preferences. Real-time reporting is also provided.

Global DMS integrates tightly with leading LOS providers, allowing clients to have access to all of eTrac's features to manage the appraisal process without ever having to leave their LOS, thus reducing errors and further streamlining the appraisal process. Global DMS offers a mobile application for appraisers operating in the field.

#### **COMPETITIVE ADVANTAGE**

Unlike many of its competitors, Global DMS has developed a custom platform and solution set that automates the entire valuation management process. Some vendors, however, only focus on certain parts of the appraisal process, while Global DMS handles everything via its all-in-one centralized valuation management platform. Global DMS offers numerous apps, allowing each client to pick and choose which apps they need for their business. All apps work seamlessly with eTrac including workflow, automated report builders, and Automated Review.

In addition, Global DMS has developed standardized and open integration methods for its platform using industry standards like MISMO, so AMCs and LOS vendors can do business with any of their partners. Global DMS is a highly innovative, entrepreneurial, nimble, customer-centric, and cost-effective partner.

#### KEYS TO SUCCESS

Contemporary, sophisticated valuation software that is completely web-based, easy to implement, and proven to be highly effective. Innovative, forwardthinking coupled with nimble responsiveness to customers. Deep experience with appraisals and overall knowledge of the mortgage industry. Global DMS is intensely focused on a commitment to customer service and ongoing client relations and collaboration.





# Red Bell Real Estate, LLC-A Radian Company





#### **KEY PERSONNEL**

## **Eric Ray**

Senior EVP, Technology and Transaction Services—Radian Group

#### Jeffrey Jonas

President and Broker-Red Bell

#### Craig Lasson

SVP, Business Development-Red

#### Michael Dziuba

SVP. Enterprise Sales. Mortgage. and Real Estate Services-Radian

Eric Ray, Craig Lasson, and Michael Dziuba are not licensed real estate brokers.

#### CONTACT INFORMATION

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#### COMPANY DESCRIPTION

Red Bell is an innovative real estate brokerage company that delivers pricing and valuation products to investors, lenders, and loan servicers. Licensed in all 50 states and the District of Columbia, Red Bell assists clients to better understand and capitalize on local markets through its unparalleled access to data from nearly 400 MLSs.

#### **BUSINESS LINES, SERVICES, AND PRODUCTS**

Automated Valuation Estimator (AVE): AVE is a state-of-the-art real estate pricing product that leverages market-specific MLS data and advanced analytics to help buyers and sellers identify the most relevant comparables and make informed pricing decisions.

Asset Watch: Allows users to monitor their portfolio proactively with daily notifications of MLS activity on their properties. Primary uses include customer retention, servicing/default management, REO management, and portfolio monitoring.

Broker Price Opinion (BPO): Combining a network of over 20,000 agents, live reporting, and quality control on all orders, clients can be confident that the resulting price estimate is the sweet spot between competitive pricing and maximum profit.

Valuation Risk Review (VRR): The most cost-effective way to validate an appraisal or BPO. The VRR leverages Red Bell's AVE report to uncover potential risks related to the valuation amount, the property and market, or the original provider's methodology.

Appraisal Reconciled BPO (ARBPO): This multistep offering combines powerful analytics with onthe-ground professional expertise. The ARBPO starts with a price estimate from a Red Bell AVE report and a BPO by a local agent. A licensed appraiser then assesses the comparables from both reports, examines interior property photos, and incorporates other information to reconcile the price estimate.

Restricted Appraisal Report (RAR): An innovative product that bypasses the nationwide shortage of appraisers—and ensuing delays—without compromising the quality of the valuation. First, an inspection is performed by a local realtor. A licensed appraiser then uses Red Bell's proprietary AVE report to help them determine a Market Value.

#### RADIAN FAMILY OF COMPANIES

Red Bell is a member of the Radian family of companies, which provides the most comprehensive suite of private mortgage insurance, risk management products, and real estate services in the industry.

» Radian MI-mortgage insurance

- » Red Bell-advanced automated property valu-
- Clayton—loan due diligence and securitization services, servicing oversight, and surveillance
- Green River Capital-REO asset management and SFR services
- Radian Settlement Services—national title, closing, and settlement services

#### **COMPETITIVE ADVANTAGE**

- » Nationwide Network: Access to licensed real estate brokers in all 50 states and D.C., as well as to over 20,000 licensed agents for inspections, BPOs, and more.
- Unparalleled Data: The most expansive data in the industry, with access to nearly 400 MLS and retroactive data dating back to 2000 that no other provider offers.
- Superior Customer Experience: Blending ease of use and direct integrations, Red Bell's products deliver efficiency and quality results.

#### ADDED VAULE TO CLIENTS

- » Reliability: Leveraging the most expansive data source in the industry, Red Bell's products give clients unmatched insight to inform their valuation decisions.
- Efficiency: Products employ advanced technology to deliver reliable results faster-and at a lower cost—than traditional valuation methods.
- Flexibility: Red Bell's variety of products gives clients options to complement their unique valuation strategy.

#### KEYS TO SUCCESS

- Products are built by users, resulting in intuitive design and functionality.
- Backed by the financial strength of Radian, Red Bell continues to expand its offerings.

#### INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Ranked by MorningStar as a "MOR RV1" residential vendor in the asset valuation market.

#### CLIENT TESTIMONIALS

"Red Bell allows me do my job in less time and have the confidence that the information I use is correct."

-Staff Appraiser



A Radian Company

# ServiceLink





#### **KEY PERSONNEL**

#### **Dave Steinmetz**

Division President, Origination Services

#### Kristy Folino

Managing Director, Valuations

#### Danny Wiley

SVP Chief Valuation Officer

#### Jeff Swedish

SVP National Sales Manager

#### Marco Brenes

SVP National Sales Manager

#### **CONTACT INFORMATION**

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#### Jeff Swedish

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#### COMPANY DESCRIPTION

ServiceLink is the nation's premier provider of digital mortgage services to the mortgage and finance industries. It leads the way by delivering best-in-class technologies, a full suite of products and services, and superior customer service. ServiceLink delivers valuation, title, and closing and flood services to mortgage originators; end-to-end subservicing to mortgage servicers; and default valuation, integrated default title services, vendor invoicing, and claims audit services as well as auction services to mortgage servicers.

#### COMPANY HISTORY

Through its predecessor companies, ServiceLink has been offering valuation services since 1983. ServiceLink developed the first appraisal and BPO management solution specifically focused on servicing and default in 1995. In 2005, it offered desktop valuations with exterior inspection, followed by desktop valuations with interior inspection in 2012. ServiceLink later launched the industry-leading technology known as EXOS Appraisal in 2017.

#### GEOGRAPHIC SCOPE AND COVERAGE AREA

ServiceLink Valuation Solutions conducts business in all 50 states and has an extensive panel of skilled, experienced valuation professionals.

#### **STAFFING**

More than 3,000. Size of appraiser network: ServiceLink has one of the largest real estate appraiser, broker, and real estate agent panels in the industry.

#### BUSINESS LINES, SERVICES, AND PRODUCTS

ServiceLink Valuation Solutions offers a full suite of origination, default, business consulting, and technology-related products and services.

- traditional interior and exterior appraisals
- residential evaluations
- **BPOs**
- desktop valuations
- hybrid valuations
- **AVMs**
- advisory services

#### (S) INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Winner of 2018 HousingWire Tech 100 Award for EXOS Technologies. Secured Morningstar's highest residential vendor ranking 'MOR RV1' for ServiceLink Valuation Solutions each year since

#### **COMPETITIVE ADVANTAGE**

ServiceLink offers strength and stability that few in the industry can claim. As part of the Fidelity National Financial family of companies, ServiceLink offers superior financial strength, industry leadership, and insight. ServiceLink is known for its technology solutions through its commitment to innovation and investment. EXOS Technologies is currently the only live, ready, and market-proven cloud-based digital technology available to real estate lenders and servicers. ServiceLink also stands out for its commitment to quality, regulatory compliance, and its highly experienced vendor network.

#### **KEYS TO SUCCESS**

Top talent: With an experienced, innovative leadership team at the helm, ServiceLink is focused on attracting, retaining and developing the best possible talent in every discipline in its organization. ServiceLink ensures the right person is dedicated to the right account, training teams of highly capable, client-focused specialists.

Processes: ServiceLink is committed to quality and compliance through its dedicated, full-time risk and compliance team. Clients have confidence in ServiceLink's reliability and integrity to get the job done effectively and efficiently.

Technology: ServiceLink's investment in technology is unmatched. With a focus on building scalable, flexible and configuration-based technology, ServiceLink is able to reduce valuation turn times. increase productivity and reduce costs.

#### STRATEGIES AND GOALS FOR 2019

ServiceLink's overall strategy is centered on partnering with clients across the mortgage life cycle to reach their strategic goals, realize greater success, and better serve their customers. ServiceLink delivers best-in-class products, services, and technology solutions with a commitment to upholding the highest standards of quality, compliance and service. This is achieved through ServiceLink's long-tenured, loyal, and vetted supplier base, its technology that is designed and implemented for an automated approach. its engineered processes that are continuously improved, and ServiceLink's people who are experienced and empowered business leaders focused on each product line.





# Springhouse Valuations®, an Altisource Business Unit





#### **KEY PERSONNEL**

#### Phil Huff

President and CEO

#### Amy Jo Plummer

Senior Manager of Client Relations

#### Chris Cunningham

Manager of Valuation Sales

#### **George Paquette**

Chief Appraiser/Manager Valuations

#### **CONTACT INFORMATION**

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#### COMPANY DESCRIPTION

Springhouse provides technology-enabled solutions to help address your specific valuation needs. Their technologies and deep data resources, coupled with a nationwide network of industry professionals, are fully scalable and entirely customizable. Springhouse helps reduce risk with continuous monitoring and knowledge of new laws and regulations. Specializing in residential appraisals, commercial appraisals, hybrid products and property reports that provide a rental analysis of any address, and commercial marketing and inspection services, Springhouse is relied upon by lenders to help close more loans,

#### COMPANY HISTORY

Springhouse is a business unit of Altisource, a leader in providing services and technology for the mortgage and real estate industries. Founded in 2008 and acquired by Altisource in 2011, Springhouse continues to grow its client base by focusing on delivering high-quality valuation services

#### GEOGRAPHIC SCOPE AND COVERAGE AREA

Nationwide network—thousands of brokers and appraisers with local expertise.

#### REGULATORY COMPLIANCE

Springhouse leverages a compliance management system (CMS) that tracks legislative, regulatory, and legal changes related to valuation services. The company's team of dedicated compliance specialists uses preventative and detective controls to help manage risk and comply with applicable laws.

#### BUSINESS LINES, SERVICES, AND PRODUCTS

In addition to traditional offerings—residential and commercial property appraisals, broker price opinions, comparative market analyses, property inspections and market data services, and commercial marketing inspection services-Springhouse also provides specialized services:

- Data- and model-enhanced valuations
- Custom hybrid valuations
- Automated valuation model (AVM) applications
- Single- and multi-value reconciliations
- Centralized and traditional desk reviews
- RentRange® line of products
- Forensic and buyback rebuttals
- · Legacy panel management
- Risk management and business process outsourcing

#### ADDED VAULE TO CLIENTS

In addition to standard valuation services, Springhouse offers specialized solutions to solve complex requirements such as custom hybrid and data-enhanced valuations.

#### OMPETITIVE ADVANTAGE

- National AMC
- Expansive network with localized market knowledge
- Proven provider
- Delivers an average of 530,000 valuations annually1
- Efficient delivery
- Single source for accurate, prompt valuations
- Customer-centric
- Dedicated client service teams focused on the customer-specific aspects of the process

#### KEYS TO SUCCESS

Springhouse's success is built on quality service. compliance, and adaptability. The company is an expert on where it can add value and customizes its products to meet its clients' unique needs.

- Provided more than 3.4 million valuations since
- More than 30.000 vendors in the network3

#### **♦** KEY FEATURES/BENEFITS

#### Reduce Risk

Help lower your risk with Springhouse's continuous monitoring and knowledge of new laws and regulations.

#### **Nationwide Expertise**

Gain accurate, localized market knowledge through Springhouse's national network of internal associates and extensive panel of brokers to appraisers. Benefit from their team composed of industry leaders, proven professionals, and valuation innovators.

#### Increase Efficiency

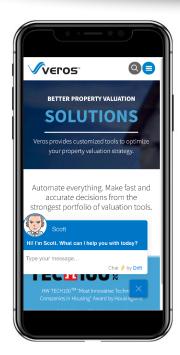
Using Springhouse's proprietary technologies and deep data resources, help manage all applications for all valuations, whether origination or default, REO, and loan servicing. High-quality processes and controls help deliver rapid turnaround times with multilevel quality reviews and metrics.

1 Average annual volume 2012 – 2018 2 Q1 2012 - Q4 2017





# Veros Real Estate Solutions 🛕



#### **KEY PERSONNEL**

## Darius Bozorgi

President and CEO

#### David Rasmussen

SVP, Operations

#### **Chuck Rumfola**

SVP, Strategic Initiatives

#### Rob Walker

VP. Sales

#### Jim Blust

SVP, Technology

#### **CONTACT INFORMATION**

2333 N. Broadway, Suite 350 Santa Ana, CA 92706 866.458.3767 Communications@Veros.com Veros.com



#### COMPANY DESCRIPTION

A mortgage technology innovator, Veros Real Estate Solutions is a proven leader in enterprise risk management and collateral valuation services. The firm combines the power of predictive technology, data analytics, and industry expertise to deliver advanced automated solutions that identify and mitigate risk while increasing profits throughout the mortgage lifecycle, from loan origination to servicing and securitization. Veros' services include automated valuation, fraud and risk detection. portfolio analysis, forecasting, and next-generation collateral risk management platforms. Veros is also the primary architect and technology provider of the GSEs' Uniform Collateral Data Portal (UCDP).

#### **COMPANY HISTORY**

Since its founding by Darius Bozorgi in 2001, Veros Real Estate Solutions has been driving the evolution of property valuations. In the first years of its inception, the company leveraged the latest technology to create second-generation AVMs, proving that valuation metrics can be objectively measured and correlated to accuracy. In 2003, the company achieved nationwide AVM coverage, providing critical valuation services to several of the nation's largest mortgage originators. In 2006, Veros established the systems side of its business when it was selected by a top ranking mortgage originator to build the company's Valuation Management Platform. In 2010, Veros was chosen by the GSEs, Freddie Mac and Fannie Mae, to build, support, and maintain the UCDP. Today, Veros' electronic industry portals process appraisal data for an estimated 80 percent of all U.S. mortgages with more than 60 million appraisals submitted as of December 2018. Other Veros firsts include the 2017 introduction of Veros' proprietary GSE-certified UCD Solution VeroDATAFI and the 2018 release of a tool that identifies upfront whether or not an automated valuation model (AVM) is appropriate—VeroPRECISION™ AVM Suitability Engine. In 2018, Veros also introduced VeroPACE, a customized valuation solution for PACE lenders.

#### BUSINESS LINES, SERVICES, AND PRODUCTS

Both directly and through a network of top resellers, Veros provides lenders and other mortgage and financial services professionals with alternative valuation products, including AVMs, AVM Cascades and hybrid valuations, as well as its groundbreaking VeroPRECISION™ AVM Suitability Decision Engine. Its predictive and protective tools include market forecast data and HPIs (VeroFORECAST™), risk analysis, fraud detection, scoring tools, and portfolio review services. Veros also offers property condition reports, broker price opinions, and REO reports.

#### SEOGRAPHIC SCOPE AND COVERAGE AREA

Nationwide

#### REGULATORY COMPLIANCE

Veros engineers its analytic tools, systems, technology infrastructure, and internal protocols to align with the compliance expectations of the industry's largest and most heavily audited participants. The company's Compliance and Audit Department executes an annual audit and risk-management plan designed to assess potential risks that could impact the company and its clients, then carries out any needed remediation steps. This group also facilitates client audits and supports the external audit firms in their execution of the annual SSAE 16 and FISMA compliance audits. The SSAE 16 audit period covers January through December each year, and the FISMA compliance attestation is issued every three years.

#### **COMPETITIVE ADVANTAGE**

Veros combines predictive analytic prowess with unrivalled industry expertise to create advanced business intelligence-based solutions. Available via SaaS or fully integrated solutions, these offerings empower Veros' customers to reduce expenses, streamline processes, mitigate valuation-related risk, and enhance regulatory compliance. The company's most recent innovation, VeroPRECISION™, is the first property-specific valuation decision logic technology to determine AVM suitability upfront, providing a complete, end-to-end valuation solution for second mortgages and home equity lending.

#### **KEYS TO SUCCESS**

A solution-centric provider, Veros takes a consultative approach with its business partners, working with them to create solutions that address specific business use cases. While many valuation providers actively compete with their reseller clients, Veros focuses instead on empowering theirs, many of which are AMCs. By providing them with the automated valuation services and technology solutions they need to round out their offerings, Veros helps them capture market share while better serving their clients' valuation-related needs.

#### (S) INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Since the company's inception, Veros has consistently earned top recognition within the industry. Veros received Mortgage Technology Magazine's 2010 Synergy Award and 2014 Transforming Valuations Award for its efforts around UCDP and industry standardization. A five-time recipient of HousingWire's Tech100 Award and winner of the 2015 Market Influence Award, Veros has been recognized as a Top 25 and Top 50 Vendor by Mortgage Technology Magazine on multiple occasions. In 2011, company founder and CEO Darius Bozorgi was selected as a Technology All-Star by Mortgage Banking Magazine, and he has been a featured speaker for national media outlets, including Bloombera, Reuters. CNBC, The Wall Street Journal, and USA Today.