



**FOR IMMEDIATE RELEASE**

**VEROS REAL ESTATE SOLUTIONS ADOPTS ASF LINC LOAN IDENTIFICATION SYSTEM**

*New loan identification system designed to provide greater transparency and confidence for securities investors*

**Santa Ana, CA – January 28, 2010** – Veros Real Estate Solutions, an industry leader in enterprise risk management and collateral valuation services, has announced it has adopted the American Securitization Forum (ASF) Loan Identification Number Code (ASF LINC™). The system, developed by ASF in conjunction with Standard & Poor's Fixed Income Risk Management Services (FIRMS), provides a global industry standard to help securitizers, investors and other stakeholders identify key attributes of individual assets in loan pools, bringing greater transparency and confidence to the private-label residential mortgage-backed securitization (RMBS) process.

Transparency is seen as a key requisite in returning investors to the RMBS market, which is a vital component in ensuring a ready supply of credit to the housing market. The ASF LINC system provides a simple and readily understood means to identify basic loan characteristics using an ingenious approach. A 16-digit alphanumeric number is assigned that designates collateral type, origination date, country of origin, a unique identifier code, and an algorithmic check digit for authentication. Using the ASF LINC number, loan performance data is easily linked to the correct loan in the appropriate pool, providing enhanced reporting and disclosure for investors.

"This is a very natural fit for Veros, given our strategic partnership for loan analytics with Standard & Poor's FIRMS," says Darius Bozorgi, Veros' president and CEO. "The ASF LINC system brings a standardized vehicle for tracking loans and linking them to relevant metrics and valuation data, no matter how many times they have been bought, sold or securitized. It is assigned at no cost to issuers," he explains, "and is stored in a central loan data repository administered by S&P FIRMS, where it remains as a means to help monitor performance throughout the entire life of the loan."

Tom Deutsch, executive director of the American Securitization Forum, believes the ASF LINC system will play an integral role in restoring confidence in the private securitization sector through an industry-wide coordinated effort called ASF Project RESTART. "This is an important step towards ASF Project RESTART's ultimate goal," he states, "which is to help rebuild investor confidence in mortgage and asset-backed securities, restore capital flows to the securitization markets which are essential to our economic recovery and, ultimately, increase the availability of affordable credit to all Americans."

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### **About Veros Real Estate Solutions**

Veros Real Estate Solutions, a proven leader in enterprise risk management and collateral valuation services, uniquely combines the power of predictive technology, data analytics and industry expertise to deliver advanced automated decisioning solutions. Veros products and services are optimizing millions of profitable decisions throughout the mortgage industry, from loan origination through servicing and securitization. Veros provides solutions to control risk and increase profits including automated valuations, fraud and risk detection, portfolio analysis, forecasting, and next-generation collateral risk management platforms. Veros is headquartered in Santa Ana, California. For additional information on Veros, visit [www.veros.com](http://www.veros.com) or call (714) 415-6300.

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