

When Disaster Strikes

Advanced Warning and Management System For Natural Disasters And Associated Collateral Risk

In response to recent and catastrophic natural disasters, Veros offers risk managers and mortgage holders a valuable new warning and management system to further enhance the VeroVALUE AVM. This alert feature is part of Veros' Disaster Risk Program and is designed to deliver current information and actionable recommendations to get to you, as quickly as possible, critical information regarding your property's proximity to disaster areas and the extent of potential damage.

Because Veros maintains an ongoing flow of information from Federal Emergency Agency (FEMA) and other national, regional and local sources, Veros' Disaster Risk Program can be your ever-vigilant boots on the ground, alerting you at the first sign of threat or damage. This warning system enables you to oversee property portfolios by relying on the actionable system and recommended course of action delivered by Veros' disaster analysis. In the event of a warning alert, you are given the ability to receive a comprehensive Disaster Analysis Report on the impact the disaster has had on the subject property and order a VeroPHOTO+ property photo and condition report taken at the time of the order for further verification. When a Disaster Analysis Report is ordered for a property, customers have the option of selecting the DisasterWatch monitoring program. DisasterWatch enables you to automatically receive

future warning alerts and associated Disaster Analysis Reports for a given subject property or pool of loans for a period of five years.



Features include:

- Toggle the service on and off to meet your needs
- Customized warning messages & implementation of a custom database or "watch-list" areas to take advantage of comprehensive service when needed most
- Customized, pop-up warning messages delivered to make you aware of developments regarding properties that are determined to be within a pre-defined geographic region.
- Pre-set and manage de facto and automatic action steps you want to take place when a property is flagged

In-Depth Analysis When You Need It Most

Not all properties located within a disaster area are damaged or negatively affected. When your subject properties rest within an area struck by disaster, you can get the answers you need, and fast. Veros offers analytical and evidentiary products that will enable you to assess the full extent of any potential collateral risk.

VeroPhoto+ Report

- A picture paints a thousand words: VeroPHOTO+ will deliver to you a digital photo of the subject property, an address verification photo and an external property condition report all completed at the time you place the order
- Street map detailing the subject property and the immediate surrounding area
- Your report is delivered within 24-48 hours after placing the request
- Supplemental options include interior photographs, street scenes, and photographs of nearby recent area sales

Disaster Analysis Report

- Immediately delivers “Before & After” satellite or aerial photographs of your subject property, identified for you, complete with surrounding streets
- A FEMA designated street map that provides overlays of hazard information with detailed mapping of subject property and immediate surrounding area
- Detailed descriptions of the types of damage that may have occurred
- Covers a wide variety of disasters and details: wildfire conditions, earthquake epicenter, tropical storm path or tornado proximity, maximum sustained wind, flooding depth and duration information, if available



Automatically receive future warning alerts and associated Disaster Analysis Reports for a given subject property or pool of loans for a period of five years by adding the property to our DisasterWatch List.