



Powered by GMAC Residential Funding

The Propertywise Qualified AVM program reduces cost and limits exposure to repurchase risk while improving service to borrowers

Veros is pleased to offer another next-generation solution for the accurate identification and management of collateral risk. Leverage the latest advances in mortgage technology with the Propertywise Qualified AVM Program. Based on years of research, GMAC Residential Funding has established proprietary methods for choosing a qualified AVM that meets their particular views of risk. The resulting value is provided by rules established and continuously maintained by GMAC Residential Funding.

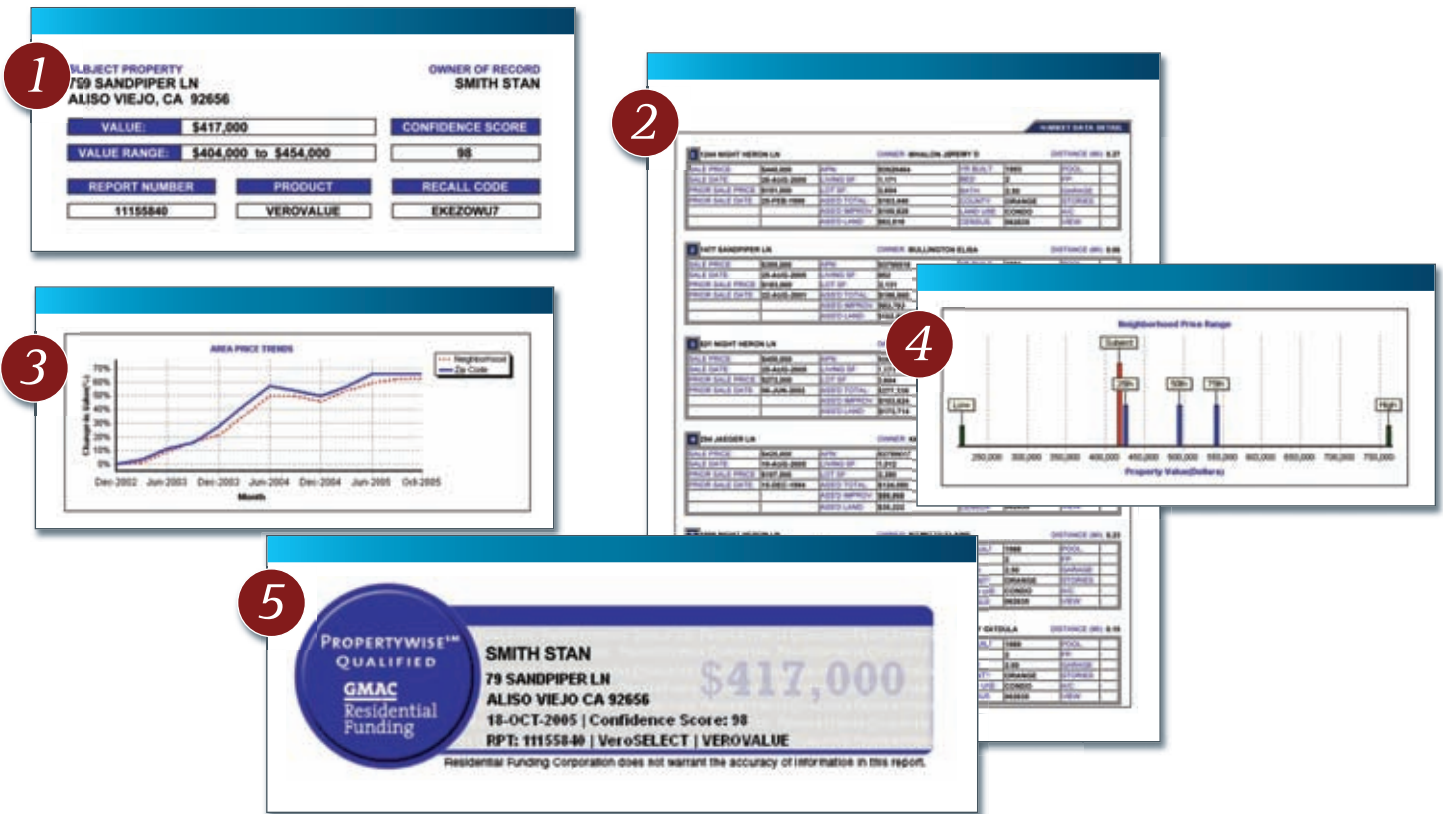
Based on Years of Research

GMAC Residential Funding has conducted extensive analysis on the accuracy of AVMs and acceptance of AVMs in the secondary mortgage market. The Propertywise system is the result of that work. GMAC Residential Funding has established favorable terms for the purchase of certain second mortgages sold to GMAC Residential Funding where the value of the collateral was established using a Propertywise Qualified AVM.

Propertywise can be accessed through VeroSELECT, Veros' advanced collateral risk management platform. VeroSELECT allows clients to manage and control the full collateral valuation chain with a fully automated and truly scalable enterprise solution.

Features:

- Reduce costs and limit exposure to repurchase risk
 - Improve service to borrowers
 - Currently acceptable for certain second mortgages sold to GMAC Residential Funding
 - Property types: Single Family Residence, Condominium, Townhomes
 - No physical inspection of the property is necessary
 - Streamlined underwriting opportunities
 - Based on years of AVM research from one of the nation's largest mortgage conduits
 - Backed by dynamic rules-based risk management system
 - Fully automated valuation system provides results in seconds
 - Continuously monitored and updated decision logic
 - Protected by Veros' state-of-the-art data security systems
 - Enhanced features to mitigate fraudulent use and user error
 - Real-time self-service administration
- * Features subject to the current guidelines provided by GMAC Residential Funding



1 Report Summary:

Includes subject property address, property value, confidence score and the product used to generate the report. Unique report numbers and recall codes are provided for automated reproduction, verification, and quality control.

2 Market Data – or sales “comps”

A list of recent residential property sales, including detailed property information, from the subject’s immediate market area used as comparative data in the analysis of a value estimate for the subject property.

3 Area Price Trends Chart

A chart of historic (3 year) residential price trends providing market conditions and valuation estimates in the subject’s neighborhood.

4 Neighborhood Price Range Chart

A chart of residential values providing the subject’s estimated value relative to its neighborhood and property type.

5 PropertyWise Qualified Seal:

Tamper resistant technology for increased security

© Veros Real Estates Solutions, LLC, a subsidiary of Veros Software, Inc. Veros trade/service marks are the property of Veros Software, Inc. and/or its subsidiaries. Propertywise is a service mark owned by Residential Funding Corporation, and is used here by permission.

©2006 Veros Software Inc.