

Experian residential property solutions

Providing a more holistic view of your borrowers

In today's competitive market, it's crucial for mortgage lenders to possess a comprehensive understanding of a borrower's financial well-being and flexibility. This entails evaluating their credit history, property details and other nontraditional data insights. Accomplishing this requires lenders to leverage multiple sources of information. However, this process often proves to be costly and inefficient, as most lenders rely on partnerships with various data providers. Moreover, the collected data may not be compatible or properly aligned, resulting in a fragmented view of the borrower.

You deserve simplicity

Accessing all your data needs from a single trusted provider has never been easier. We've expanded our data universe to include industry-leading residential property information, covering nearly 100% of U.S. residential properties. And better yet, with our cutting-edge AI-powered matching and linking technology, we seamlessly combine borrower property and credit information, offering you a holistic view of your borrowers. This empowers you to make more informed decisions throughout the lending lifecycle.

Use cases across the lifecycle



Marketing and growth

Optimize campaign ROI with enriched segmentation and targeting.



Servicing and portfolio

Mitigate portfolio risk and retain high-performing borrowers.



Analytics and research

Stay a step ahead of evolving market and/or portfolio trends.

Access powerful property intelligence

- Assessor tax information
- Detailed property characteristics
- Deeds and mortgages (20+ years history)
- Assignments and releases
- Automated valuation models (20+ years history)
- Property listings
- Liens and pre-foreclosure
- Homeowners association
- Propensity scores

Residential property solutions

Raw residential property data

Provides detailed property information such as characteristics, value, liens and much more

Residential Property Attributes™

Provides nearly 300 insightful attributes aggregating property and tradeline information

Residential Property Triggers™

Provides daily notifications for newly listed properties both on- and off-book

Experian residential property solutions

Simplify your data strategy with attributes

Depending on your business, harnessing attributes may be more advantageous than accessing raw property information. If your organization lacks analytical expertise, has limited resources, faces budget constraints or simply seeks an “out of the box” solution, Residential Property Attributes may be a more suitable choice for you.

Residential property attributes categories

Consumer level

Provides summarized **property** information across **all properties owned** by a borrower

Property level

Provides **property** information specific to an **individual property owned** by a borrower

Neighborhood level

Provides summarized **property** information across **all properties** within a specific ZIP Code™

Tradeline level

Provides summarized **property and tradeline** information across **all properties owned** by a borrower

Property tradeline level

Provides **property and tradeline** information specific to an **individual property owned** by a borrower

We update attributes on a monthly basis to provide you with the most up-to-date and comprehensive information available. Our flexible delivery options allow you to choose between an all-inclusive package or a customized selection, depending on your needs.

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Unlock the power of listing data

Many lenders rely on credit inquiry leads to expand their businesses. However, this approach has resulted in a fiercely competitive environment, with multiple lenders competing for the same leads.

To safeguard your leads and drive business growth, consider Residential Property Triggers, which allows you to identify potential borrowers as soon as they list their property for sale. This enables you to engage and nurture leads early in the process and outmaneuver your competition.

Days elapsed between listing and shopping



----- 30+ Days* -----



Lists property
for sale

Starts mortgage
rate shopping

*Based on recent Experian research

Moreover, listing data can also improve your portfolio retention. By using Residential Property Triggers, you can proactively identify early payoff risk within your portfolio and prioritize borrower engagement to ensure the satisfaction of your existing customers.

Get started today

Data and insights are paramount for making more informed lending decisions. At Experian, we provide seamless access to the information you need to empower your business. Discover the potential of our residential property solutions, harnessing the power of property data to propel your business forward. Speak to your dedicated account executive today or call 1 855 339 3990 to explore further.

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