

# Experian Property Data and Analytics

A more holistic view of the borrower with fully integrated, industry-leading property data

Gaining a more accurate and comprehensive view of a borrower's financial health and flexibility is essential for thriving in today's competitive market. Successful lenders rely on multiple information sources to review credit activity, property information and other alternative data insights. Today, most lenders partner with multiple data providers to collect this information, which is costly and inefficient. And in many cases, the data is incompatible or improperly matched, leaving the lender with a fragmented view of the borrower.

## You deserve simplicity

Accessing multiple matched data sets from one trusted partner is simple, efficient and economical. To streamline this process, Experian has expanded our data universe to include powerful industry-leading residential property and lien information. Our Property Data and Analytics insights provide detailed information on nearly 100% of U.S. residential properties (over 100 million) and include expert automated valuation models (AVM), combined loan-to-value (CLTV), property listing status, vacancy flags and much more.

## Property insights power better decisions

Using our exclusive AI-powered matching and linking technology, we're able to seamlessly combine your customer data with data assets in our network, including credit and property insights — delivering a truly holistic view of your customers' financial situations, so you can make more informed lending decisions across the life cycle.

## Key property insights

### Property value

- Sale price
- List price
- Automated valuation models

#### **Property liens**

- Type and rate
- Involuntary liens
- HOA data

#### Property information

- Type
- Square footage
- Property characteristics
- Vacancy flags

#### Property insights

- Combined loan-to-value
- Multiple owners tied to a single property
- Multiple properties tied to a single owner
- Propensity to move or refinance

## **Property-infused solutions**

We offer a range of solutions that leverage our property data insights, including:



The combination of your data with industry-leading credit and property insights from Experian provides the clearest view of your borrower so you can enhance decisions and gain a competitive advantage

To learn more about Experian Property Data and Analytics, speak to your account executive today or call 1 855 339 3990

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