



EQUIFAX[®]

Property Dimensions[™] Attributes Guide

Property Dimensions[™] is a solution from Equifax that combines credit and mortgage information with real estate equity values, delivering Precision Insights[™] into your customers' financial health.

The insights come from a powerful blending of two sources:

- Detailed consumer and commercial credit and mortgage information from Equifax; and
- Sophisticated real estate data and valuation models from Teranet, a Canadian leader in electronic land registration and real estate insights

Influential, powerful data on a mass scale



Essential real estate sales and market data through an exclusive partnership with Teranet...



...is seamlessly linked by Equifax with your customers' credit and mortgage details.



The result?
A broader perspective of an individual's overall financial health through the equity in their property.

Use Property Dimensions to help:

- ✓ **Optimize revenues** through a streamlined source of information from two valuable data sources that are seamlessly linked and organized.
- ✓ **Offer valuable and relevant lending products** to your customers by knowing more about their unique needs.
- ✓ **Manage debt recoveries** when you know the availability of an individual's home equity assets to pay off unsecured debt.



Credit Data

Characteristics	Description
Sum of Mortgage Balances	Aggregate amount of mortgage balance
Number of Mortgage Trades	Numeric value indicating occurrences of mortgages.
Joint Mortgage Flag	Indicator signifies if a mortgage is joint or not: Y,N or blank for no mortgage
Sum of HELOC Balances	Aggregate amount of HELOC balances
Equifax Hit Flag	Flag to indicate whether associated Teranet data was found
Mortgage Hit Flag	Flag to indicate whether mortgage information was found: Y – open mortgage found; C- closed mortgage found; N – no mortgage found
Name Linkage Flag	Teranet provided name and address matches to EFX credit file name and address
Address Linkage Flag	Teranet provided property address matches to EFX credit file address



Real Estate Data

Characteristics	Description
Sum of AVM*	Aggregate property value amount associated with an individual
Max of AVM*	Maximum property value amount associated with an individual
Min of AVM*	Minimum property value amount associated with an individual
Average of AVM*	Average property value amount associated with an individual
Number of Property	Numeric value indicating the count of properties associated with an individual

*AVM may also be referred to as Estimated Market Value



Derived Value-Added Insights

Characteristics	Description
LTV	Average loan-to-value ratio
CLTV	Cumulative loan-to-value ratio
Home Equity Value	Estimated home equity \$ amount

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