



EQUIFAX[®]

Property Dimensions[™]

Powerful insights to help find your best customers

Your business challenge

With greater competition, downward pressure on rates, rising home prices and escalating consumer debt, today's mortgage market is highly complex. A deeper understanding of borrowers and their overall financial health can help you identify your profitable customers, grow market share, reduce costs and mitigate risk.



Ignite your bottom line

- Locate and convert quality leads: identify profitable customers
- Deliver a better borrower experience
- Acquire new customers and grow market share
- Build loyalty and customer retention



Track down cost savings

- Reduce customer acquisition costs
- Process files to ensure higher quality loans and quick closes
- Improve management efficiencies
- Improve recoveries and reduce delinquencies



Protect your business

- Minimize portfolio risk by identifying default or prepayment risk

A comprehensive solution

Property Dimensions is a new solution for lenders that delivers Precision Insights[™] by leveraging data from two powerful sources:

- Detailed consumer credit and mortgage information from Equifax.
- Sophisticated real estate insights from Teranet, a Canadian leader in electronic land registration.

This exclusive strategic partnership provides a unique combination of data that delivers value-added insights and targeted information about the financial health of your customers through their real estate holdings.

How does it work?

Find out who is in a healthier financial position. Is it the customer with a \$300,000 mortgage and a home valued at \$1 million or one with the same mortgage amount, whose home is valued at \$600,000? The answer to that question hasn't been easy to zero in on until now.

By leveraging mortgage and credit information with a sophisticated understanding of the value of any real estate assets – all from one source – you'll discover a sharper, more clearly defined picture of your customers and their overall financial health – and gain insights you've never had access to before.

This example shows that by blending credit and real estate data, you can discover the true financial health of your customers.



	Credit Data	Real Estate Data	Blended Data
Mortgage Balances	\$300,000		
HELOC Balances	\$100,000		
Mortgage Counts	2		
Joint Flag	Y/N		
Dwelling Type		Condo	
Neighbourhood Price High		\$1,463,000	
Neighbourhood Price Low		\$ 445,000	
Property Count		1	
Estimated Market Value			\$1,000,000
Cumulative Loan-to-Value Ratio			0.40
Home Equity			\$ 600,000

Benefits

Essential real estate sales and market data at **specific points in time** is seamlessly linked with your customers' credit and mortgage details.

The insights derived from this blend of data – like loan-to-value ratios and available home equity – can enable you to:

- Determine an individual's property equity position faster and more accurately
- Improve loan quality through detailed, multi-dimensional information
- Offer targeted, valuable and relevant lending products
- Prioritize your debt recovery when you know the property equity available to your customers
- Deepen relationships with your quality customers

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