



**EQUIFAX**<sup>®</sup>

## Future-proof commercial real estate decisions

Quickly and accurately identify risk at the tenant, building, and portfolio level.

Managing commercial real estate risk requires a foundational understanding of tenant creditworthiness. Without access to accurate and current data, predicting delinquencies and defaults becomes a guessing game. Equifax's suite of tenant risk assessment tools helps you assess the financial health of buildings and portfolios, quickly and easily.

### Smarter decisions across the leasing and lending ecosystem

Equifax offers a powerful risk modeling and management platform that gives you real-time data and credit scores for every tenant, in just minutes. It's a powerful way to see what's around the corner, right from your desk.

Here's how financial and business leaders use the Commercial Real Estate Tenant Risk Assessment solutions to manage risk and maximize profits.

With access to **real-time data** and **accurate credit scores**, commercial real estate operators and investors can be **proactive instead of reactive**.



#### Banks and Financial Institutions

- Improve underwriting accuracy for commercial real estate and multi-tenant properties
- Rebalance portfolio assets to reflect risk tolerance
- Assess the risk of your CRE portfolio by understanding the cash flow of your borrowers
- Leverage location-based information for commercial lending decisions



#### Asset Owners and Investors

- Evaluate commercial portfolios for financial stability
- Monitor tenants to detect changes in payment patterns
- Proactively predict defaults, delinquencies, and vacancies



#### Commercial Real Estate Brokers and Advisors

- Validate cash flow and valuation estimates
- Strengthen reputation as commercial real estate market experts
- Inform recommendations for buying and selling transactions

“Without being an accountant, I am flying blind. It is hard to build analysis without truly understanding our main concern before a purchase — the tenant’s risk profile.” – Portfolio manager for Commercial Real Estate investment trust with \$25+B AUM

With Equifax, commercial real estate due diligence becomes faster, easier, and more accurate than ever. Fewer defaults means fewer vacancies. With the average cost of losing a tenant running more than \$66/sf, losses add up quickly. On the positive side, more consistent cash flow means greater asset value.

**More needle, less haystack.**

No more piecing together analysis from outdated and inconsistent data sources. It’s all in one place, for small non-credit tenants and large publicly-traded companies, and everything in between. The benefits are clear:

- **Accurate:** Solutions are powered by the world’s largest commercial credit database.
- **Fast:** It takes just minutes to compile and analyze real-time tenant data and credit scores.
- **Easy:** At-a-glance data visualization and decision modeling uncovers hidden risk.
- **Consistent:** A standardized scoring model provides an apples-to-apples comparison.

**Three delivery models. One powerful platform.**

Tenant risk data fits right into existing workflows to complement your own internal analysis. Access is available several ways:

1 Interactive app on the Equifax Ignite® marketplace

2 Targeted reports customized for your portfolio

3 Configurable APIs that readily integrate with your systems

**Protect** your portfolio. **Perfect** your asset balance. **Propel** your growth.

[go.equifax.com/cre](https://go.equifax.com/cre) • [cmlmarketing@equifax.com](mailto:cmlmarketing@equifax.com)

