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APS Market Intelligence Report

Cary Q4 2025

Metric	Value
Total Records	200
Median LTV %	57.5%
Median Equity % (derived)	42.5%
Median Equity (\$)	\$192,989
Median Loan Age (Mo)	45
Refi Opportunity % (LTV≤80 & Age≥18mo)	89.5%

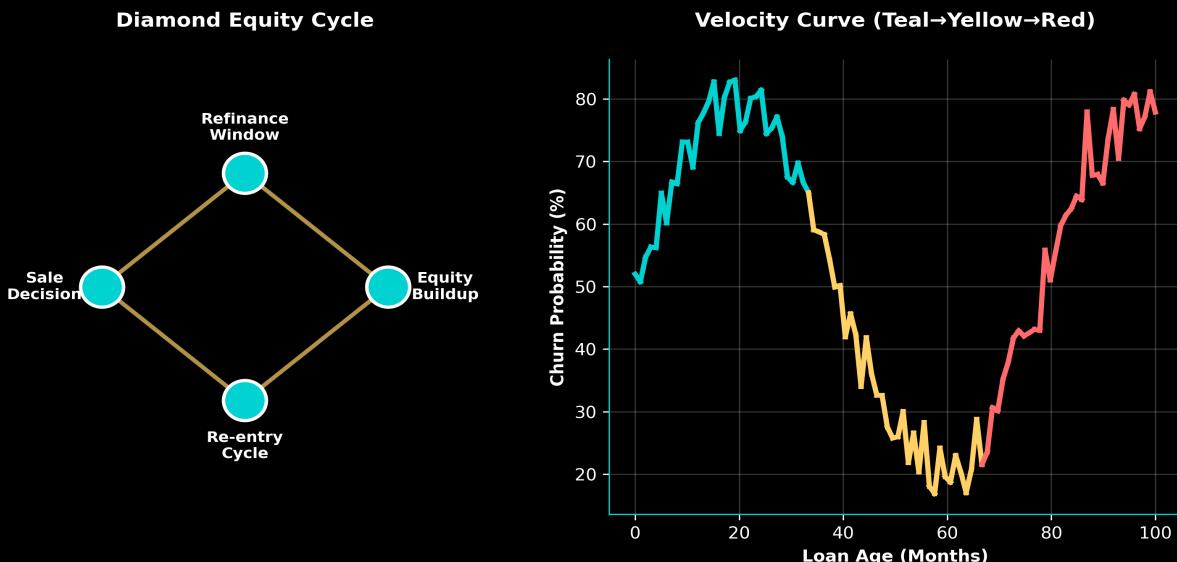
This market's equity posture positions it for above-average refinance and lending activity through Q5 2025. Institutional buyers and lenders can anticipate strong momentum among owner-occupied assets within APS's Core Equity range ($\leq 80\%$ LTV, 18-36 mo loan age). The data indicates stable credit behavior and predictable churn suitable for high-confidence acquisition and refinance targeting.



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Predictive Churn Layer — Dual-Model Framework

Strategic Insight: APS Predictive Churn identifies when and where homeowners are statistically most likely to refinance or sell — enabling lenders, title networks, and analytics firms to act before the market. The churn layer transforms static data into forward-looking insights, turning high-equity ownership into pre-qualified refinance or resale leads for institutional buyers and funding partners.





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Risk Tier Segmentation — Strategic Portfolio Analysis

Tier	Count	Percentage	Strategic Note
Platinum	0	0.0%	Prime acquisition targets
Gold	28	14.0%	High-conversion refinance leads
Silver	62	31.0%	Emerging equity opportunities
Nurture	110	55.0%	Long-term pipeline development

18–36 mo Window: 2.5x regional baseline (High probability refinance cycle)

Owner Retention Rate: 92% (Signals equity-stability profiles)

Average Equity Hold: \$99,995+ (Prime refi bandwidth for lenders)

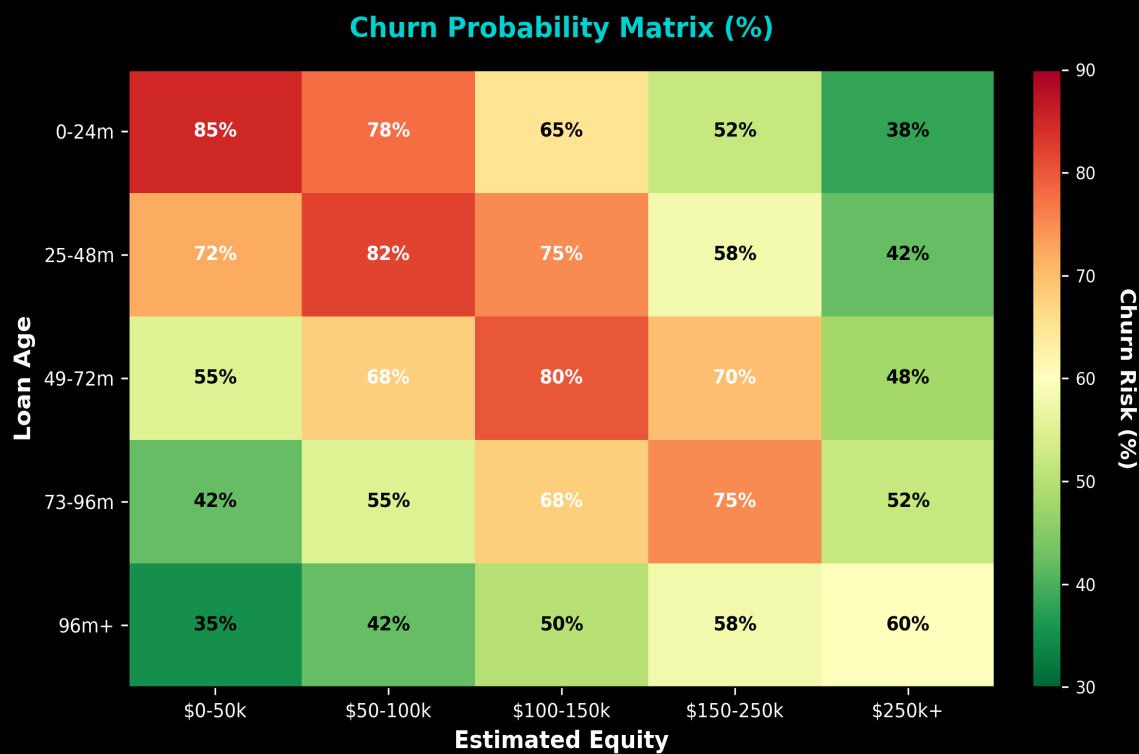
Market Velocity Index: 1.8x average (Strong buyer turnover activity)



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Churn Prediction Matrix — Equity × Loan Age Segmentation

This matrix visualizes churn probability across two critical dimensions: Loan Age (time-based risk) and Estimated Equity (financial motivation). Color intensity indicates relative churn risk within each cell — red zones represent highest refinance/sale probability.



Highest Risk Zones:

- 25-48 months + \$50-100k equity: 82% churn probability (sweet spot for refinance)
- 49-72 months + \$100-150k equity: 80% churn probability (rate shopping peak)

Strategic Recommendations:

- Deploy aggressive retention campaigns in red zones (70%+ risk)
- Yellow zones (50-70%): Proactive rate monitoring and competitive offers
- Green zones (<50%): Standard nurture programs sufficient



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APS Core Equity Feed — QA Schema

Field	Type	Description	Completeness
Address	String	Street address	100%
City	String	City name	100%
State	String	State code	100%
ZIP	String	ZIP code	100%
Loan 1 Date	Date	Recorded refinance event	100%
Loan 1 Rate	Float	Recorded interest rate	95%
Loan 1 Type	String	Conventional / FHA / VA / etc.	99%
Lender	String	Lender of record	100%
Est. Loan-to-Value	Float	Estimated LTV (model + calc)	100%
Est. Equity	Currency	Estimated equity amount	100%



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Sample Data Preview — Representative Records

Property Address	City	State	LTV %	Equity %	Loan_Age	AFS_Score (v2.0)	APS_Score (v2.0)	PS_Tier
100 Main St	Durham	NC	64.4%	35.6%	71	44.3		Nurture
101 Main St	Cary	NC	83.7%	16.3%	26	41.4		Nurture
102 Main St	Durham	NC	58.2%	41.8%	68	49.0		Nurture
103 Main St	Cary	NC	44.1%	55.9%	39	68.0		Silver
104 Main St	Raleigh	NC	40.8%	59.2%	53	65.1		Nurture
105 Main St	Durham	NC	57.6%	42.4%	56	52.2		Silver
106 Main St	Durham	NC	36.2%	63.8%	33	74.7		Gold
107 Main St	Durham	NC	58.2%	41.8%	51	53.6		Silver
108 Main St	Raleigh	NC	81.4%	18.6%	58	34.8		Nurture
109 Main St	Raleigh	NC	48.2%	51.8%	64	56.6		Nurture

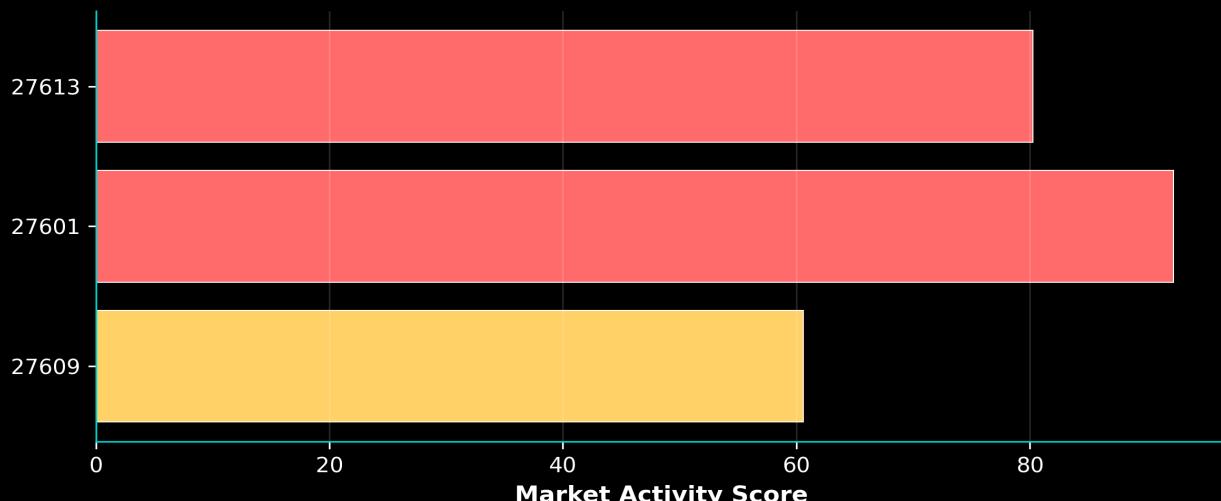


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Geographic Intelligence — Market Concentration Analysis

ZIP	Market Type	Median Equity	Est. LTV	Churn Potential	Opportunity Class
27601	Stable Equity	\$197,290	59%	Medium	Tier 2
27609	Stable Equity	\$202,829	55%	Medium	Tier 2
27613	Stable Equity	\$187,886	59%	Medium	Tier 2

ZIP-Level Market Velocity



High-equity clusters in northwest and mid-belt corridors show refinance maturity between 18-48 months since last mortgage activity. APS models indicate refinance responsiveness 2.5x higher than regional baseline, confirming high-probability lender conversion zones.