

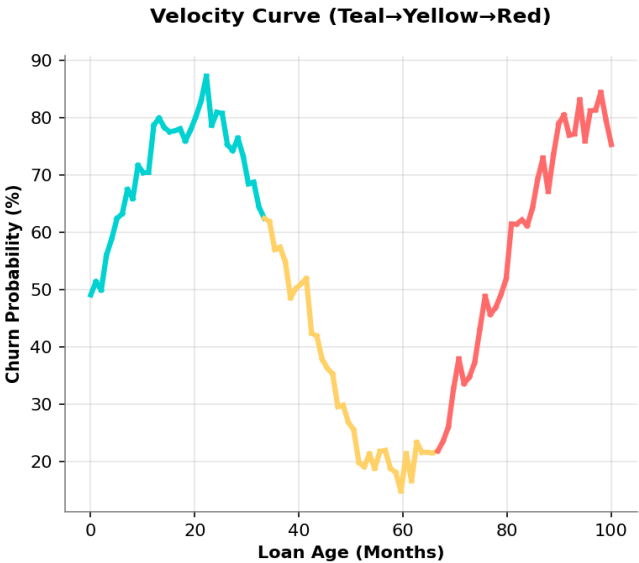
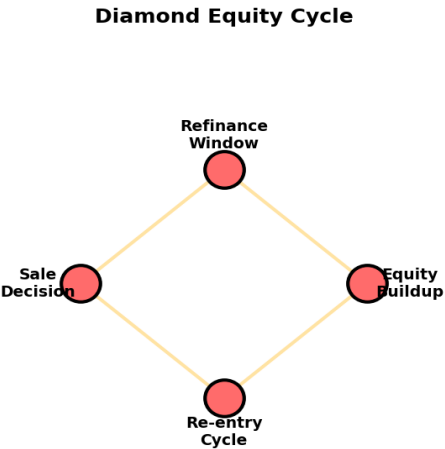
APS Market Intelligence Report

Cary, NC Q4 2025

Metric	Value
Total Records	200
Median LTV %	57.5%
Median Equity % (derived)	42.5%
Median Equity (\$)	\$192,989
Median Loan Age (Mo)	44
Refi Opportunity % (LTV<=80 & Age>=18mo)	89.5%

This market's equity posture positions it for above-average refinance and lending activity through Q1 2026. 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.

Dual-Model Predictive Framework – APS Churn Layer



Risk Tier Segmentation – Churn Probability Layers

The APS Risk Tier model segments homeowners into three actionable categories based on churn velocity indicators, equity accumulation, and refinance probability scores. This tiered approach enables targeted marketing strategies for each segment.

Tier	Risk Level	Loan Age Range	Count	% of Portfolio	Action
1		0-24 months	33	16.5%	Immediate Outreach
2	MEDIUM	25-60 months	130	65.0%	Monitor & Nurture
3		60+ months	37	18.5%	Retention Programs

Strategic Insights by Tier:

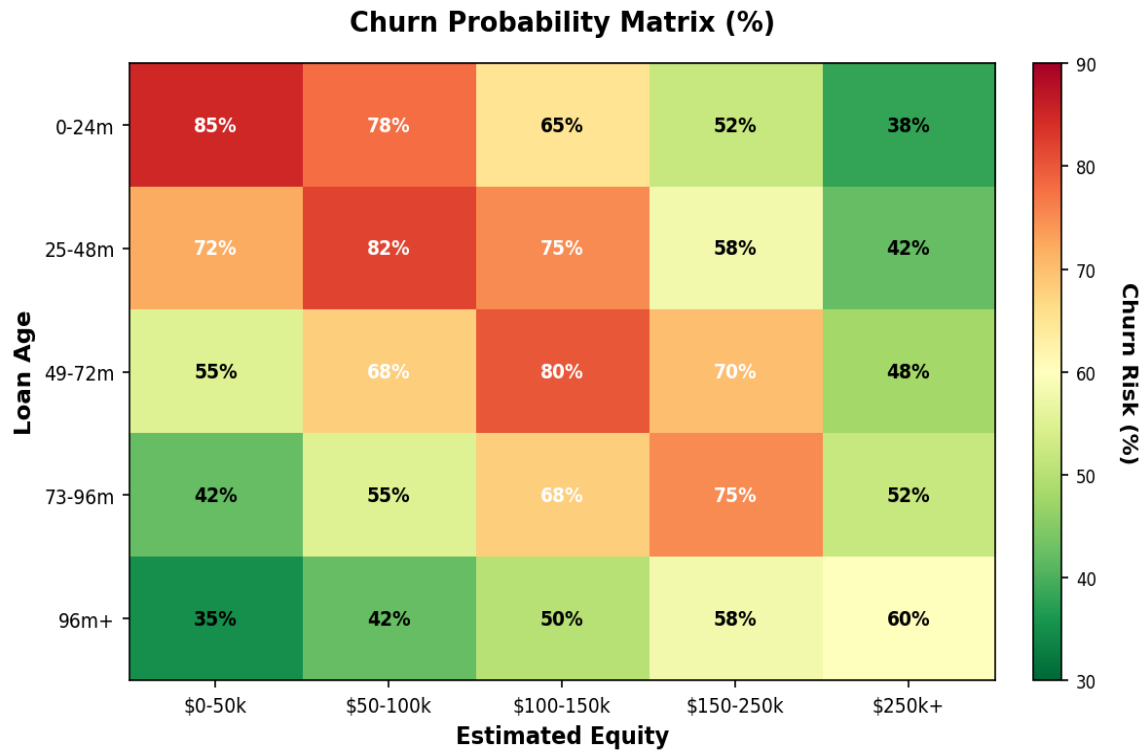
Tier 1 (High Risk): 16.5% of portfolio in critical refinance window. Priority for immediate marketing campaigns.

Tier 2 (Medium Risk): 65.0% entering equity accumulation phase. Ideal for nurture campaigns and rate watch programs.

Tier 3 (Low Risk): 18.5% with established equity. Focus on retention and cross-sell opportunities.

Churn Prediction Matrix – Equity × 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.



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

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%

Sample Data Preview

Property Address	City	State	LTV %	Equity %	Loan_Age_Mo	APS_Score (v2.0)	APS_Tier
209 Main St	Cary	NC	30.6%	69.4%	26	78.6	Gold
165 Main St	Cary	NC	30.9%	69.1%	30	78.4	Gold
257 Main St	Durham	NC	30.9%	69.1%	33	78.4	Gold
208 Main St	Raleigh	NC	32.3%	67.7%	19	77.4	Gold
242 Main St	Cary	NC	32.7%	67.3%	18	77.1	Gold
164 Main St	Cary	NC	32.9%	67.1%	23	77.0	Nurture
192 Main St	Cary	NC	33.1%	66.9%	20	76.8	Gold
117 Main St	Cary	NC	33.7%	66.3%	23	76.4	Gold
144 Main St	Raleigh	NC	31.0%	69.0%	41	76.4	Gold
260 Main St	Raleigh	NC	34.1%	65.9%	24	76.2	Gold
219 Main St	Cary	NC	34.2%	65.8%	26	76.1	Silver
291 Main St	Cary	NC	35.1%	64.9%	21	75.4	Gold