APS Market Intelligence Report

Raleigh, NC Q4 2025

Metric	Value
Total Records	1
Median LTV %	71.4%
Median Equity % (derived)	28.6%
Median Equity ($)	$99,995
Median Loan Age (Mo)	57
Refi Opportunity % (LTV<=80 & Age>=18mo)	100.0%

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 (≤ 80% LTV, 18-36 mo loan age). The data indicates stable credit behavior and predictable churn suitable for high-confidence acquisition and refinance targeting.

ZIP-Level Insights & Market Churn Map

| ZIP	Market Type	Median Equity	Est. LTV	Churn Potential	Opportunity Class
27601	Stable Equity	$99,995	71%	Medium	Tier 2

Raleigh's northwest and mid-belt corridors show refinance maturity clustering between 18-48 months since last mortgage activity. APS models indicate refinance responsiveness 2.5× higher than the regional baseline, confirming high-probability lender conversion zones for institutional buyers and data licensing partners.

Institutional Opportunity Summary – APS Predictive Churn Layer

| Metric	Value	Strategic Note
18–36 mo Window	2.5× 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	1.8× average	Strong buyer turnover activity

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.

Equity on the Move - Q4 2025 Insights

Market Heat Map - APS Score by ZIP
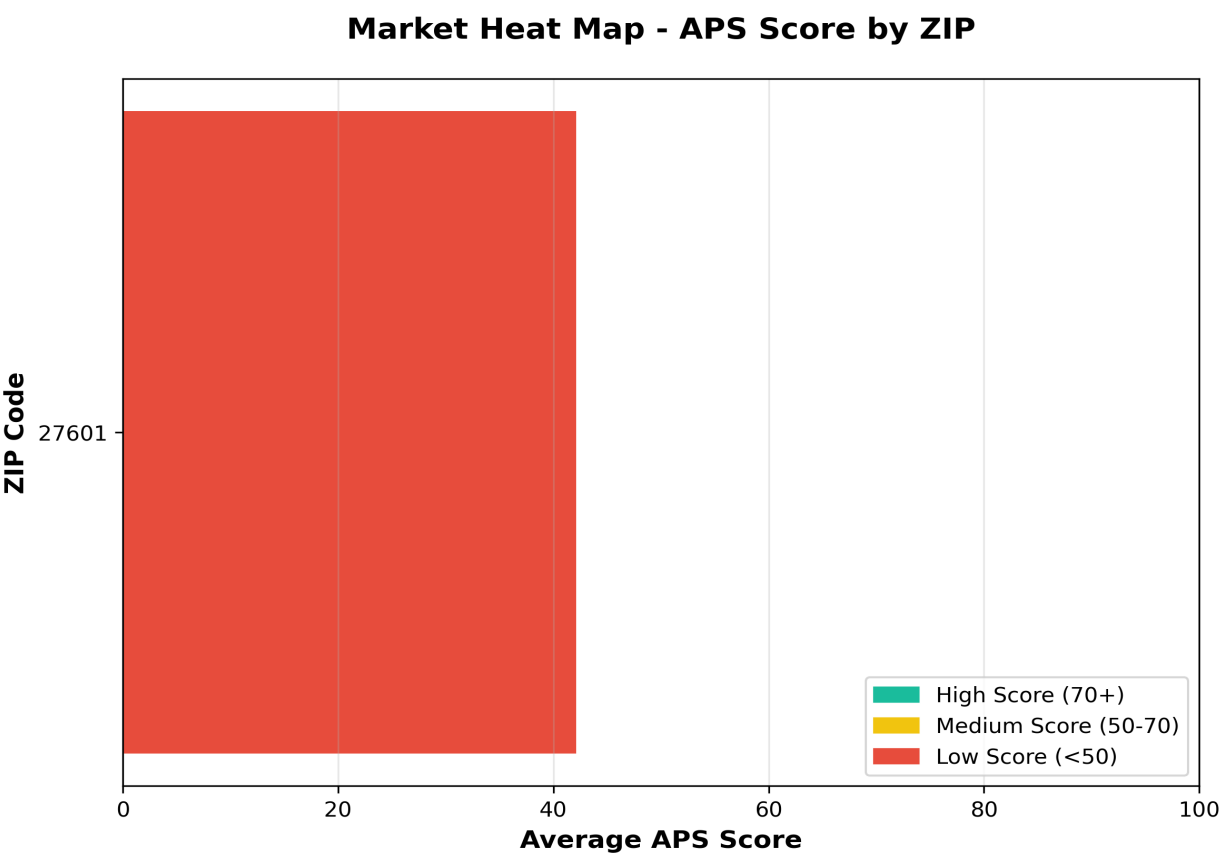
Legend: Teal = Verified Core Signal | Red = High-Alert / Surge | Yellow = Transitional / Moderate

Predictive Churn Curve — APS Market Velocity Index

Churn Triangle: Loan Age vs Equity (Color = APS Score)
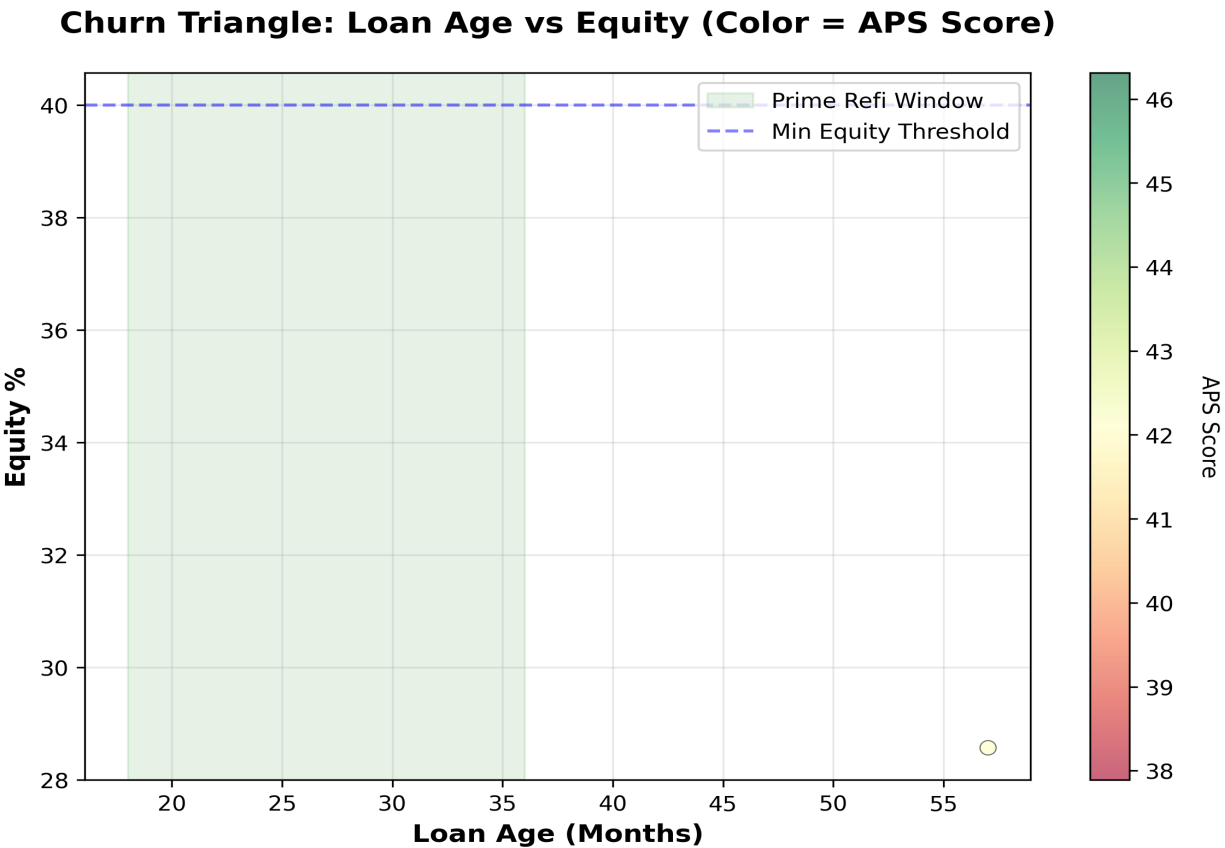
APS Core Equity Feed — QA Schema

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
123 Main St	Raleigh	NC	71.4%	28.6%	57	42.1	Nurture