



# Homeowner Keys

CoreLogic® has leveraged the breadth and depth of its property and homeowner databases with advanced analytics to create Homeowner Keys, a technologically advanced solution which leverages persistent identifiers to connect an individual with their historical property ownership, purchase activity, mortgage and home improvement events.

Using proprietary matching logic, CoreLogic has created a way for our clients to identify unique segments of homeowners with similar patterns of behavior based on their real estate activity over time.

Our clients can quickly access a complete picture of historical activity and behavior that will fuel retention strategies for their customers and marketing campaigns for new prospects. Through a targeted extract from this segmentation solution, an incredibly rich collection of actionable consumer insights can be realized that help improve the effectiveness of customer acquisition, retention and risk mitigation efforts.

Our initial release includes five advanced profiles including:

- ▶ **Home Improvement Enthusiasts** – have improved their homes 3+ times in the last five years and many take out equity lines and loans within 12 months to finance their additions or remodels
- ▶ **Property Investors** – own 2 or more properties, buy and hold the property or flip it for immediate profit
- ▶ **Equity Transactors** – show a pattern of frequent transactions and have taken out 3 or more HELOCs or cash out refinances in the last five years
- ▶ **Multiple Homestead Exemptions** – simultaneous homestead exemptions claimed on multiple properties
- ▶ **Frequent Movers** – move 3 or more times in 5 years and will spend more on new home services than most new homeowners

Innovative companies can use Homeowner Keys to identify their high value customers and prospects.

Using this solution will help organizations understand an individual's historical property ownership, mortgage activity, and transaction behavior over time. With this comprehensive intelligence, more effective lending, risk management and targeting strategies are achieved.

Gaining the intelligence into mortgage and real estate patterns is critical for many applications. Effective customer segmentation is essential to reaching your target audience with a meaningful call to action. Knowing the current status is good, but insight on real estate activity and behavior over time provides even more intelligence to inform customer acquisition and retention decisions.

Marketing and risk mitigation strategies are crucial business drivers that require deep customer insights to be successful. Gaining historical insight on homeownership activity and mortgage financing provides actionable intelligence that improves marketing campaign performance and minimizes risk for your business.



## DIRECT MARKETING

### Needs Met

- ▶ **Mortgage Originators** – identify borrower buy/sell patterns and undisclosed debt
- ▶ **Real Estate** – identify real estate investors and type of investor
- ▶ **Risk Managers** – identify frequent refiners and pre-payment risk
- ▶ **Insurance Carriers and Agents** – identify property, consumer, or loan specific events to improve accuracy of how premiums are priced and reduce carrier risk
- ▶ **Government** – verify homeowner tax exemption claims made by owners on primary residence only
- ▶ **Marketers** – define audience segments with high net worth, move up/downsize prospects and high value customers with integrated purchase history and demographics

Risk management and customer acquisition efforts can now easily be backed by data and analytics from the nation's largest online property and ownership database. By integrating this advanced matching logic into our standard extract and append list options, CoreLogic has given you the capability to create a robust and complete view of your desired customers.

**Contact us today to gain access to this compelling intelligence with a complete view of homeowner activity and property data to help you make more informed decisions.**

Visit [corelogic.com/solutions/direct-marketing-data-solutions.aspx](http://corelogic.com/solutions/direct-marketing-data-solutions.aspx)  
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