



# Brookfield

Strong Brands.    New Horizons.    Focused on Growth.





## Agenda:

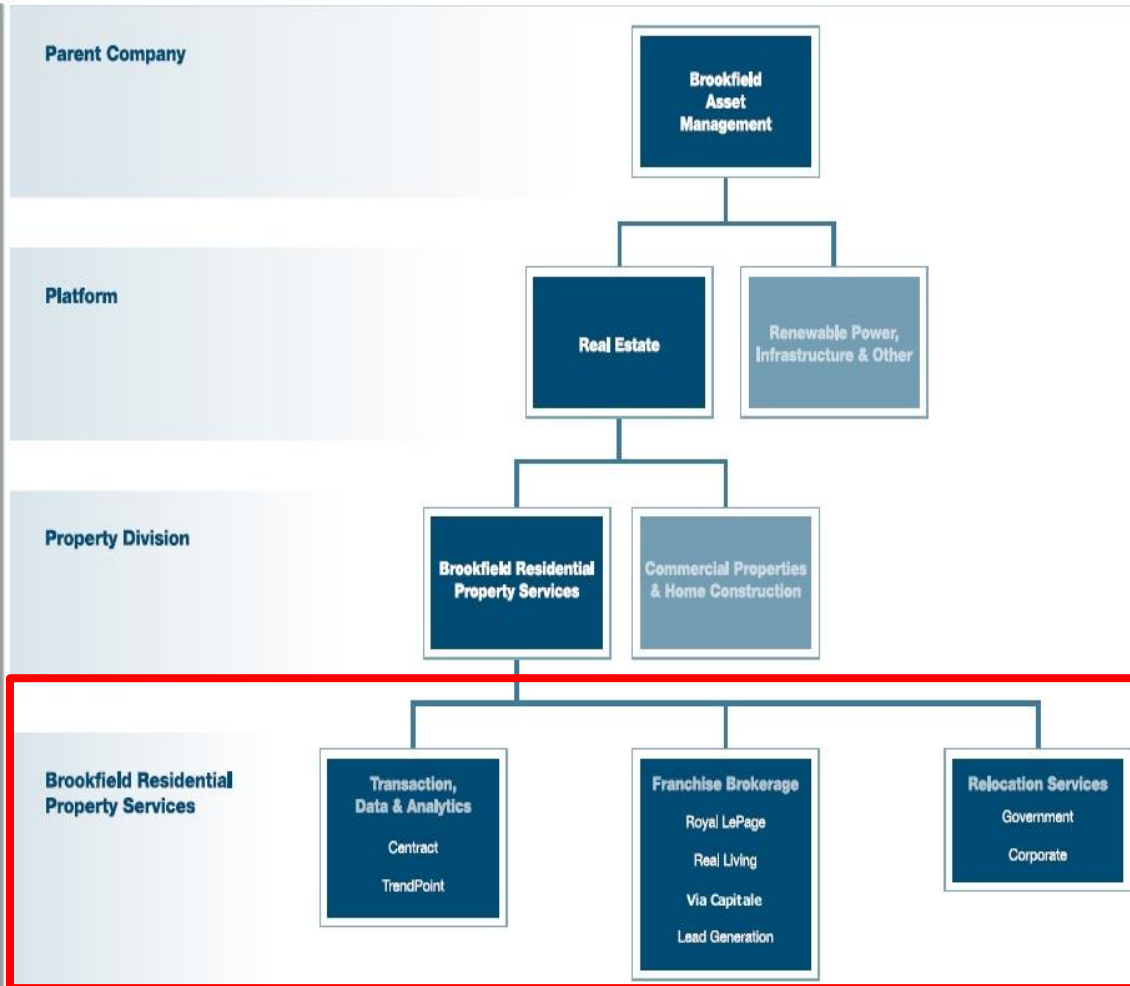
- 1. About Us**
- 2. About Our Data**
- 3. About Our Data & Analytics Products**
- 4. Next Steps**
- 5. Contact Information**



# 1. About Us



# Brookfield – Group Companies



Strength



Experience



Global Growth



## Brookfield RPS Business Lines

### Brookfield

Brookfield Global Relocation Services

Global  
Relocation  
Services



Moves more than 50,000 families each year, in over 100 countries.

ROYAL LEPAGE



Franchising &  
Brokerage



Has more than 25,000 real estate professionals, working out of over 1,100 locations.



Transaction,  
Data & Analytics



Amassed millions of property records, providing rich property attributes and granular geographic insight.



## 2. About Our Data



## Largest National Database: Centract's TrendPoint™



### Additional Data

**Appraisal Data**  
 1.2M Records  
 200k/Yr  
 Since 2004  
 Rich Property Attributes

**Comp. Sales Data**  
 2.0M Records  
 300k/Yr  
 Since 2004  
 Key Property Attributes

**Sales Data**  
 1M Records  
 100k/Yr  
 Since 2000  
 Relevant Sales Data

**National Survey Data**  
 164 Local Markets  
 4x/Yr  
 Since 1974  
 Specific Prop. Types

3<sup>rd</sup> Party data sources can be leveraged as needed  
 Lender's Internal Data Assets  
 BRPS Acquired Growth & Data  
 Leveraging Our Distribution Channels & Relationships

**CENTRACT TRENDPOINT**

- ✓ We are directly involved in 45% of residential real estate transactions in Canada – and touch 60-70% of them.
- ✓ We have the only national and statistically significant database in the marketplace.





## Extensive Property Characteristics Data *on Canadian Homes Nationally- Data Source Sample*

Significant data – home type, number of rooms, roofing type, frame type, plumbing, appliances, decks, and much more.

CONSTRUCTION COMPLETE: <u>Yes</u>		PERCENTAGE COMPLETE:	
YEAR BUILT (estimated): <u>2001</u>		EFFECTIVE AGE: <u>9</u> years	REMAINING ECONOMIC LIFE (estimated):
FLOOR AREA <input type="checkbox"/> Sq. M. <input checked="" type="checkbox"/> Sq. Ft.	BUILDING TYPE: <u>Detached</u>	ROOFING: <u>Asphalt Sh</u>	
MAIN <u>1,163</u>	DESIGN/STYLE: <u>2 Storey</u>	Condition: <input type="checkbox"/> Good	
SECOND <u>1,263</u>	CONSTRUCTION: <u>Wood Frame</u>	EXTERIOR FINISH: <u>Brick</u>	
THIRD	BASEMENT: <u>rec/bed/bath</u>	Condition: <input type="checkbox"/> Good	
FOURTH	BASEMENT AREA: <u>1,163</u> <input type="checkbox"/> Sq. M. <input checked="" type="checkbox"/> Sq. Ft. <u>95</u> % Finished		
TOTAL <u>2,426</u> SqFt	WINDOWS: <u>vinyl thermopane</u>		
Source: <u>assessment</u>	FOUNDATION/WALLS: <u>Poured Concrete</u>	UFFI APPARENT: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Removed	
IMPROVEMENTS	BEDROOMS (#)	BATHROOMS (#)	INTERIOR FINISH: Walls Ceilings
	Large	<u>1</u> 2-piece <u>Good</u>	Drywall <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
	<u>4</u> Average	<u>3</u> 3-piece <u>5</u> Average	Plaster <input type="checkbox"/> <input type="checkbox"/>
	Small	<u>3</u> 4-piece <u>Fair</u>	Paneling <input type="checkbox"/> <input type="checkbox"/>
		<u>5</u> 5-piece <u>Poor</u>	
		<u>1</u> 3 pc. <u>basement</u>	
	FLOORING: <u>Hardwood, ceramic, carpet</u>	CLOSETS: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor	
	ELECTRICAL: <input type="checkbox"/> Fuses <input checked="" type="checkbox"/> Breakers	INSULATION: <input checked="" type="checkbox"/> Ceiling <input checked="" type="checkbox"/> Walls <input checked="" type="checkbox"/> Basement <input type="checkbox"/> Crawlspace	
	Estimated rated capacity of main panel: <u>100</u> amps	Source: <u>assumed</u>	
	HEATING SYSTEM: <u>Forced Air</u> Fuel type <u>Gas</u>	PLUMBING LINES: <u>Copper</u>	
WATER HEATER: Type <u>Gas</u>	FLOOR PLAN: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor		
	BUILT-INS/EXTRAS: <input type="checkbox"/> Garbage Disposal <input checked="" type="checkbox"/> Central Air <input type="checkbox"/> Swimming Pool <input checked="" type="checkbox"/> Fireplace(s)		
	<input checked="" type="checkbox"/> Oven <input type="checkbox"/> Air Cleaner <input type="checkbox"/> Sauna <input checked="" type="checkbox"/> Garage Opener <input checked="" type="checkbox"/> Dishwasher		
	<input checked="" type="checkbox"/> Vacuum <input type="checkbox"/> Solarium <input type="checkbox"/> Security System <input type="checkbox"/> Stove <input type="checkbox"/> Whirlpool		
	<input type="checkbox"/> Skylights <input type="checkbox"/> HR Ventilator <input checked="" type="checkbox"/> <u>pot lights, crown</u>		
	OVERALL INT. COND.: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor		
BASEMENT FINISHES/UTILITY: <u>finished with rec room, bedroom and 3 pc. bathroom. Finishings standard</u>			
GARAGES/CARPORTS: <u>2 car</u>			
DECKS, PATIOS, OTHER IMPROVEMENTS: <u>rear wood deck,</u>			
COMMENTS: (Building, appearance, quality, condition, services, extras, anticipated public or private improvements, etc.) <u>The home is a standard Acorn Homes built home. Interior finishings includes 2" hardwood main floor, carpet upper floor, standard modern kitchen/ counter. Updates are the pot lights, crown and interior paint. Overall it shows average.</u>			

We have extensive data-related information that is also meaningful from a renovation perspective – e.g. year home was built, value of the home and issues with the home that affect its value.





## Extensive Property Characteristics Data *on Canadian Homes Nationally- Continued*

- Property Address and Legal Description
- Property Rights
- Highest and Best Use
- Neighbourhood Type
- Site Area
- Zoning
- Utilities
- Effective Age
- Remaining Economic Life
- Building Type and Design
- Decks, Patios and Other Improvements
- Exterior Finish and Roofing
- Overall Exterior Condition
- Floor Area
- Basement Finishes
- Garage
- Heating and Electrical
- Insulation
- Cost Approach details
  - Land Value
  - Building Cost New
  - Building Depreciated Cost
  - Value By Cost Approach
  - Accrued Depreciation
- Property Details for up to 3 Comparables
 

<ul style="list-style-type: none"> <li>• Address</li> <li>• MLS Listing</li> <li>• Days on Market</li> <li>• Date of Sale</li> <li>• Sale Price</li> <li>• Site Size</li> <li>• Extra items</li> <li>• Age</li> </ul>	<ul style="list-style-type: none"> <li>• Liveable Floor Area</li> <li>• Condition</li> <li>• Building Type and Style</li> <li>• Number of Bathrooms, Bedrooms and Total</li> <li>• Basement</li> <li>• Parking</li> <li>• Extra items</li> </ul>
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- Adjusted Values
- Gross and Net Adjusted Percentages
- Conclusions
- Final Estimate of Value and Comments



## Clean & Reliable Data

### TrendPoint™ data is unique in its usability: clean, reliable and standardized data drives powerful analytics



- Utilized SAS's industry leading data quality software for standardizing historical datasets



- All address data is cleansed and standardized according to up-to-date Canada Post files



- As an Appraisal Management Company, we ensure our appraisal supply chain includes experienced, professional staff providing quality reports (including contracting, audit, training, etc.)



- Centract's proprietary appraisal forms software is used by 95% of network and provides standardized data at point of entry



- Internal data validation, de-duplication and other quality assurance routines are consistently utilized



## The Contract- ClickFORMS Advantage

### We Understand That Data Quality Is Important

By employing our quality data solutions, your organization benefits from:

- Improved metrics used in underwriting risk selection and pricing;
- Lower portfolio management operational risk;
- Higher confidence in reinsurance transactions and portfolios;
- Greater accuracy of post-event loss estimations;
- Improved ability to demonstrate capital allocation to rating agencies.





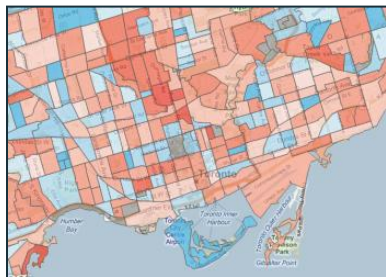
## 3. About Our Data & Analytics Products



## Data & Analytics

### A single source of Canadian real estate information, property data, market trends and advanced analytics

- Coast-to-coast coverage in both urban and rural areas
- Over 10,000 defined geographies: from provincial regions to local neighbourhoods
- Detailed property attributes
- Online portal, neighbourhood reports, portfolio analyses, XML integrations, custom consulting engagements
- Current, clean and accurate information

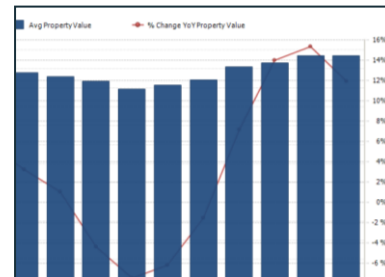


**217 Wanless Ave**  
 Client: EW  
 Order: 11:5361

Date: 08/27/2010    Style: 2 Storey  
 Value: \$750,000.00    Living: 1550  
 Type: Appraisal    Lot: 2850

Geo: 6MthAvg    12Mth % Chg  
 \$530,142.00    \$947,378.00    17.3%  
 M4N    \$1,607,519.00    27.0%  
 Toronto    \$596,500.00    13.5%  
 Ontario    \$438,827.00    7.3%

Order	Unit	Area	Unit	Area	Unit	Area	Unit	Area	Unit	Area	Unit	Area	Unit	Area	Unit	Area	Unit	Area	Unit	Area
\$ 200,000	12.2%	1.4%	1.2%	\$ 200,000	\$ 211,500	\$ 470,000	\$ 310,000													
\$ 200,000	13.2%	4.0%	6.5%	\$ 220,000	\$ 234,700	\$ 340,000	\$ 345,000													
\$ 360,000	18.8%	1.4%	11.9%	\$ 250,000	\$ 380,000	\$ 340,000	\$ 220,000													
\$ 400,000	2.3%	-0.5%	-0.3%	\$ 350,000	\$ 400,000	\$ 400,000	\$ 300,000													
\$ 700,000	-4.0%	2.0%	-0.4%	\$ 700,000	\$ 700,000	\$ 300,000	\$ 300,000													
\$ 400,000	4.1%	-10.0%	6.1%	\$ 480,000	\$ 415,000															
\$ 254,500	1.8%	2.8%	12.1%				\$ 227,500													
\$ 312,500	9.4%	0.7%	14.1%	\$ 200,000																
\$ 180,000	40.2%	7.8%	10.6%																	
\$ 262,500	17.2%	1.4%	-13.0%																	
\$ 300,000	11.6%	2.0%	7.0%																	
\$ 282,000	-10.2%	2.1%	12.2%	\$ 200,000																
\$ 300,000	31.5%	-1.3%	17.3%																	
\$ 220,000	7.8%	6.4%	2.5%				\$ 110,000													
\$ 200,000	-10.9%	-6.9%	6.7%	\$ 100,000																
\$ 240,000	-7.6%	-12.6%	2.1%				\$ 220,000													
\$ 374,000	33.6%	-7.7%	36.8%																	
\$ 290,500	28.4%	13.4%	18.8%				\$ 280,000													





## Property Attributes & Values Available for Custom Reports

### • Standard

- Full Address
- Geocodes
- Value Date
- Property Value
- Lot Size
- Living Area
- Year Built/Effective Age
- Style
- Condition
- Beds
- Baths
- Basement
- Parking

### • Detailed

- Occupancy Status
- Property Rights
- Highest and Best Use
- Legal Description
- Zoning
- Utilities
- Exterior Finish
- Roofing
- Heating
- Electrical
- Insulation
- Plumbing
- Exterior Condition
- Interior Condition

### • Metrics for Analysis

- Neighbourhood Averages
- Neighbourhood Medians
- Year-over-Year % Chg
- Month-to-Month % Chg
- %  $\Delta$  Property vs. Market
  
- Avg. Property Value
- Avg. Lot Size
- Avg. Age of Homes
- % Density of Private Wells
- Values by Property Type
  
- Proprietary TrendPoint™ Ranks



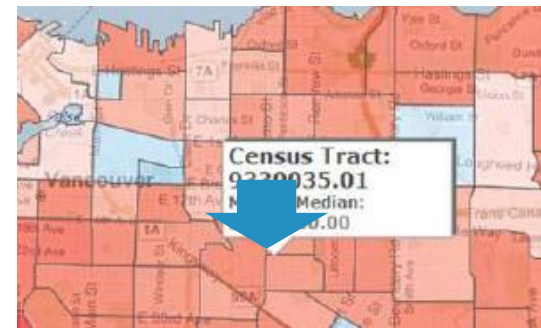
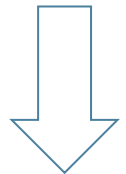


## Various Geographies Available

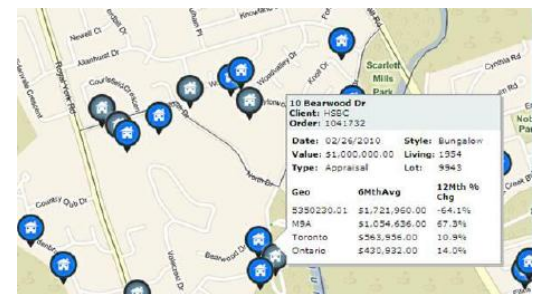
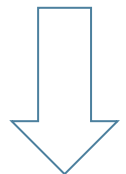
<b>Census Division</b>	<b>CD</b>	Regional areas within each province. E.g. Peel Region.
<b>Census Sub-Division</b>	<b>CSD</b>	Mississauga, Brampton or Caledon are examples of CSDs.
<b>Forward Sortation Area</b>	<b>FSA</b>	These are areas that include the first 3 digits of a postal code and are commonly used geographies for analysis.*
<b>Census Tract or Neighbourhood</b>	<b>CT</b>	Lowest level for statistically relevant analysis. Usually constitutes a stable neighbourhood are of between 5,000-8,000 people. CT's are only found in large cities.
<b>Street / Point Level</b>	<b>PL</b>	Beyond the CT level, you can go down to the street / point level within TrendPoint to see what is happening at "123 Main St."



**Rolled-Up Levels** (e.g. City, Province, National, etc.)



**Neighbourhood Level**



**Point / Property Level**



## Geographic Comparables (Cities/ Urban, Suburban or Rural Areas, etc.)

**CENTRACT**  
TRENDPOINT

**Canadian National  
Neighbourhood Trend Report**  
*November 2010*

Summary	Top 30 Metropolitan Cities	1
Neighbourhood City Report	Vancouver	3
	Victoria	4
	Surrey	5
	Calgary	6
	Edmonton	7
	Red Deer	8
	Saskatoon	9
	Regina	10
	Winnipeg	11
	Toronto	12
	Ottawa	13
	Hamilton	14
	London	15
	Kitchener	16
	St. Catharines	17
	Sudbury	18
	Oshawa	19
	Windsor	20
	Guelph	21
	Burlington	22
	Montreal	23
	Quebec City	24
	Saguenay	25
	Trois-Rivieres	26
	Charlottetown	27
	Halifax	28
	Moncton	29
	St John's	30
	St John's	31
	Yk, NWT & Nunavut	32

**CENTRACT**  
TRENDPOINT

**National Residential House Property  
Trend Report**

**Toronto Neighbourhoods**

Province	City	Average Price	Δ past 3 months	Δ in past year	1.5 Storey	2 Storey	Bungalow	Condo	All Types
Ontario	Toronto	\$555,000	+0.2%	5.2%	\$524,000	\$146,000	\$428,000	\$492,250	\$555,000
	Average	\$500,544	2.7%	2.7%	\$400,551	\$600,816	\$320,481	\$275,315	\$500,544

Average Price

Overall in Toronto:

- Average prices increased by 5%
- Average home price is 5%
- Self-employment
- Low interest rates

Census Tract	Neighbourhood Name	Average Price	Δ past 3 Months	Δ in past Year	TrendPoint® Rank
22245	Leach	\$142,000	5.0%	-2.0%	28.0%
22452	Leaside	\$142,000	7.2%	12.0%	29.0%
22243	Little Italy	\$142,000	5.3%	5.0%	30.0%
22507	U of T	\$142,000	5.4%	11.2%	31.0%
22221	OGS	\$142,000	5.0%	12.0%	44.0%
	Average	\$142,000	5.3%	7.0%	37.4%

**Top 5 Neighbourhoods**

Census Tract	Neighbourhood Name	Average Price	Δ past 3 months	Δ in past year	TrendPoint® Rank
22245	Leach	\$142,000	5.0%	-2.0%	28.0%
22452	Leaside	\$142,000	7.2%	12.0%	29.0%
22243	Little Italy	\$142,000	5.3%	5.0%	30.0%
22507	U of T	\$142,000	5.4%	11.2%	31.0%
22221	OGS	\$142,000	5.0%	12.0%	44.0%
	Average	\$142,000	5.3%	7.0%	37.4%

**Bottom 5 Neighbourhoods**

Census Tract	Neighbourhood Name	Average Price	Δ past 3 months	Δ in past year	TrendPoint® Rank
22245	Leach	\$142,000	5.0%	-2.0%	28.0%
22452	Leaside	\$142,000	7.2%	12.0%	29.0%
22243	Little Italy	\$142,000	5.3%	5.0%	30.0%
22507	U of T	\$142,000	5.4%	11.2%	31.0%
22221	OGS	\$142,000	5.0%	12.0%	44.0%
	Average	\$142,000	5.3%	7.0%	37.4%

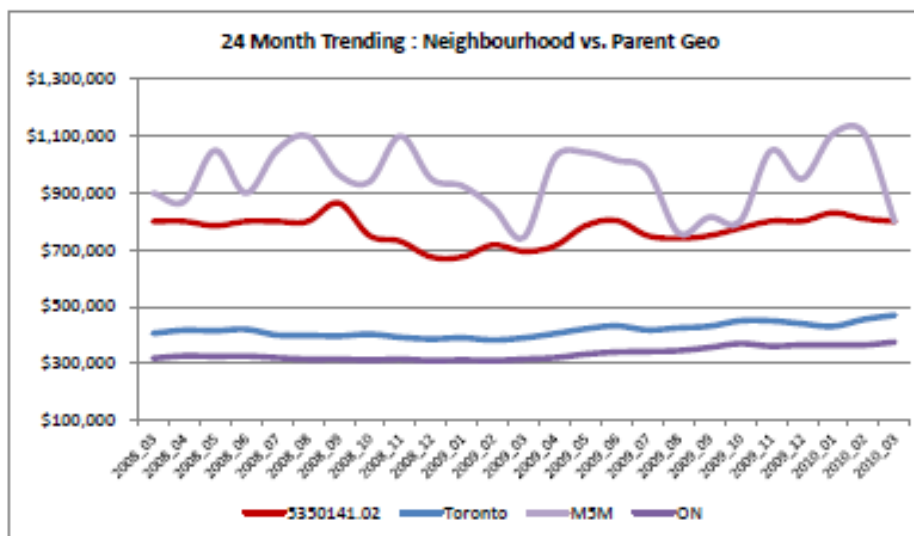
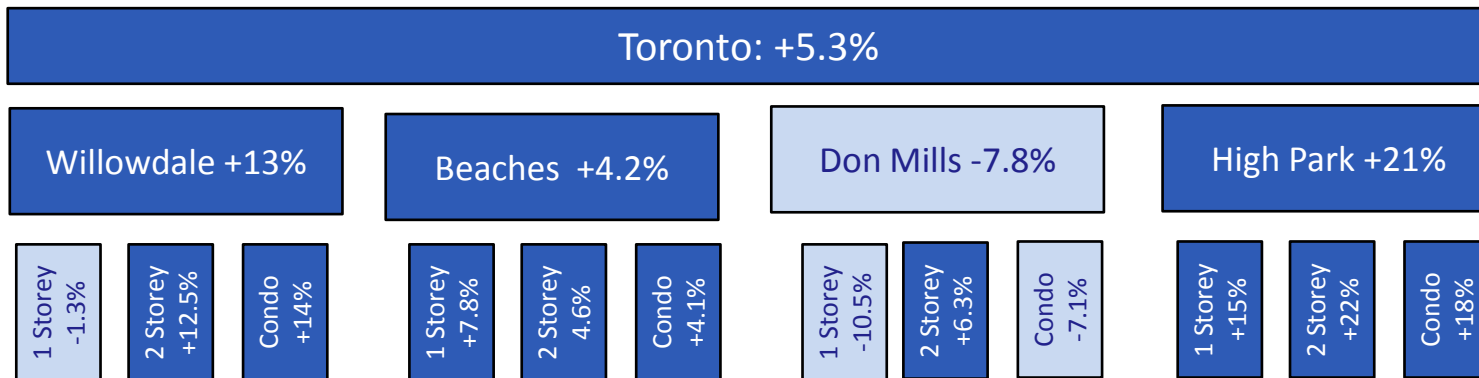
**Neighbourhood Heat Map - Average Price**

**Census Tract:  
9330035.01  
Market Median:  
\$749,000.00**

Drill down on each city – and compare cities across Canada



## Neighbourhood-Level Analysis







## Property-Type Analysis

### Neighbourhood Average Property Characteristics

Average Year Built	1981	Average # Bedrooms	4	Highest Property Value	\$550,000
Average Lot Size	19222 sqft	Average # Bathrooms	2	Lowest Property Value	\$30,000

### Neighbourhood Information by Property Style

Property Style	Target Neighbourhood		New Brunswick	
	Average Property Value	12-Month Change in Value	Average Property Value	12-Month Change in Value
All Property Styles	\$170,000	3.03%	\$155,000	-6.06%
Bungalow	\$166,500	13.27%	\$161,000	-2.42%
Split/1.5 Storey	\$205,250	24.39%	\$127,500	-22.73%
Townhouse/Multiplex	\$174,300	45.25%	N/A	N/A
Standard 2 Storey	\$165,000	-10.81%	\$242,500	50.00%

# Portfolio-Level Analysis

TrendPoint Portfolio Index - SAMPLE - 08.31.2010



Original Property Data				Market Data			Current Property Value		Loan / LTV Data				Current Market Trends & Rankings						
ID	Address	City	Pr	Original Value Date	Original Property Value	Style	Geo Level	Original Market Value	Current Market Value	% Δ In Value	Current Property Value	Original Loan Amount	Original LTV	Current Loan Balance	Current LTV	Δ in LTV	TrendPoint National Rank	TrendPoint Local Rank	12 Mth Value Trend
1	Address 1	Coteau-du-Lac	QC	07/03/07	\$175,000	2_Bungalow	B_CT2	\$179,000	\$254,000	42%	\$248,324	\$109,000	62%	\$ 102,749	41%	-21%	91%	89%	
2	Address 2	Toronto	ON	07/04/07	\$235,000	1_Condo_Dupx	B_CT2	\$242,750	\$255,450	5%	\$247,295	\$143,000	61%	\$ 134,800	55%	-6%	22%	20%	
3	Address 3	Saint-Bruno-de-Montarville	QC	07/05/07	\$498,000	5_Std_2Stor	B_CT2	\$326,625	\$380,000	16%	\$579,380	\$405,000	81%	\$ 381,775	66%	-15%	41%	48%	
4	Address 4	Saint-Blaise-sur-Richelieu	QC	07/05/07	\$245,000	3_Split_1.5Stor	F_FSA	\$147,000	\$193,000	31%	\$321,667	\$180,000	73%	\$ 169,678	53%	-21%	39%	52%	
5	Address 5	Gatineau	QC	07/05/07	\$266,000	2_Bungalow	S_CSD	\$179,500	\$229,750	28%	\$340,465	\$196,000	74%	\$ 184,760	54%	-19%	89%	89%	
6	Address 6	Blainville	QC	07/06/07	\$450,000	5_Std_2Stor	B_CT2	\$447,000	\$528,000	18%	\$531,544	\$337,500	75%	\$ 318,146	60%	-15%	88%	67%	
7	Address 7	Mascouche	QC	07/09/07	\$147,000	5_Std_2Stor	B_CT2	\$149,950	\$192,000	28%	\$188,223	\$77,000	52%	\$ 72,584	39%	-14%	78%	63%	
8	Address 8	Gatineau	QC	07/09/07	\$210,000		B_CT2			24%	\$259,778	\$165,000	79%	\$ 155,538	60%	-19%	82%	90%	
9	Address 9	Montreal	QC	07/09/07	\$308,000	4_TH_MultiP	F_FSA	\$395,000	\$420,000	6%	\$327,494	\$195,000	63%	\$ 183,818	56%	-7%	82%	80%	
10	Address 10	Repentigny	QC	07/09/07	\$140,000		B_CT2			4%	\$146,010	\$97,882	70%	\$ 92,269	63%	-7%	40%	12%	
11	Address 11	Ottawa	ON	07/10/07	\$438,000	5_Std_2Stor	B_CT2	\$359,500	\$367,500	2%	\$447,747	\$375,000	86%	\$ 353,496	79%	-7%	17%	6%	
12	Address 12	Saint-Bruno-de-Montarville	QC	07/10/07	\$238,000	2_Bungalow	B_CT2	\$203,750	\$248,000	22%	\$289,688	\$135,000	57%	\$ 127,258	44%	-13%	29%	35%	
13	Address 13	Bois-des-Filion	QC	07/10/07	\$191,000	2_Bungalow	B_CT2	\$190,000	\$211,500	11%	\$212,613	\$121,125	63%	\$ 114,179	54%	-10%	86%	84%	
14	Address 14	Oliver Paipouge	ON	07/12/07	\$650,000	3_Split_1.5Stor	B_CT2	\$172,000	\$183,500	7%	\$693,459	\$525,000	81%	\$ 494,894	71%	-9%	35%	36%	
15	Address 15	Richmond Hill	ON	07/13/07	\$348,000	5_Std_2Stor	B_CT2	\$364,500	\$450,000	23%	\$429,630	\$250,000	72%	\$ 235,663	55%	-17%	97%	76%	
16	Address 16	Oro-Medonte	ON	07/13/07	\$315,000	5_Std_2Stor	S_CSD	\$380,000	\$475,000	25%	\$393,750	\$199,301	63%	\$ 187,872	48%	-16%	72%	38%	
17	Address 17	Mississauga	ON	07/13/07	\$336,000	5_Std_2Stor	B_CT2	\$466,100	\$576,500	24%	\$415,585	\$100,000	30%	\$ 94,265	23%	-7%	88%	79%	
18	Address 18	Welland	ON	07/14/07	\$255,000	2_Bungalow	F_FSA	\$157,000	\$145,000	-8%	\$235,510	\$203,920	80%	\$ 192,226	82%	2%	17%	13%	
19	Address 19	Gatineau	QC	07/16/07	\$143,000	1_Condo_Dupx	S_CSD	\$153,500	\$190,000	24%	\$177,003	\$71,450	50%	\$ 67,353	38%	-12%	89%	89%	
20	Address 20	Halton Hills	ON	07/16/07	\$270,000	5_Std_2Stor	B_CT2	\$480,000	\$550,000	15%	\$309,375	\$214,787	80%	\$ 202,470	65%	-14%	74%	73%	
21	Address 21	St. Catharines	ON	07/17/07	\$167,000	5_Std_2Stor	B_CT2	\$191,500	\$189,125	-1%	\$164,929	\$141,000	84%	\$ 132,914	81%	4%	24%	12%	
22	Address 22	Laval	QC	07/18/07	\$240,000	2_Bungalow	F_FSA	\$240,000	\$329,000	37%	\$329,000	\$208,000	87%	\$ 196,072	60%	-27%	85%	84%	
23	Address 23	Laval	QC	07/18/07	\$525,000	5_Std_2Stor	B_CT2	\$494,000	\$625,000	27%	\$669,234	\$335,000	63%	\$ 213,083	33%	-14%	70%	69%	
24	Address 24	Gatineau	QC	07/19/07	\$315,000	5_Std_2Stor	S_CSD	\$220,000	\$325,000	48%	\$489,234	\$200,000	61%	\$ 113,083	33%	-14%	70%	69%	
25	Address 25	Mississauga	ON	07/19/07	\$300,000	1_Condo_Dupx	S_CSD	\$209,000	\$232,000	11%	\$339,234	\$150,000	47%	\$ 74,265	23%	-7%	88%	79%	
26	Address 26	Saint-Paul-de-Fle-ave-Noix	QC	07/19/07	\$130,000	3_Split_1.5Stor	F_FSA	\$147,000	\$193,000	31%	\$193,000	\$100,000	68%	\$ 63,265	23%	-7%	88%	79%	
27	Address 27	Richmond Hill	ON	07/20/07	\$208,000	1_Condo_Dupx	B_CT2	\$230,500	\$237,000	3%	\$237,000	\$100,000	43%	\$ 47,265	23%	-7%	88%	79%	
28	Address 28	Gatineau	QC	07/20/07	\$193,000	2_Bungalow	B_CT2	\$175,000	\$207,000	18%	\$228,291	\$147,000	76%	\$ 138,570	61%	-15%	75%	73%	
29	Address 29	Midland	ON	07/23/07	\$235,000	3_Split_1.5Stor	F_FSA	\$177,500	\$185,000	4%	\$244,930	\$136,251	58%	\$ 128,438	52%	-6%	52%	52%	
30	Address 30	Toronto	ON	07/23/07	\$750,000	5_Std_2Stor	B_CT2	\$577,000	\$675,500	17%	\$878,033	\$475,000	63%	\$ 447,761	51%	-12%	18%	10%	

**Mark-to-Market: Review the impact of time on the property values.**



## Use Cases

### Property Underwriting

- ▶ Understand how a specific property compares to its local markets;
- ▶ Analyze neighbourhoods for better underwriting based on recent trends;

### Risk Analyses

- ▶ Conduct a Portfolio Index analysis to update current property values – Mark-to-Market, for capital allocation;
- ▶ Instantly understand exposure to top/bottom performing areas;

### Sales & Marketing

- ▶ Understand which local neighborhoods may be good targets for more targeted sales and marketing campaigns;
- ▶ Use market trends and heat maps as a consumer draw;

### Strategic Planning

- ▶ Know which areas to invest resources in and which areas to scale back on;
- ▶ Always be up to date on housing trends;

### B2C

- ▶ Provide Canadian consumers with information they have never had before;
- ▶ TrendPoint™ offers a unique differentiator to any B2C initiatives.



## Use Cases continued

### Innovation & Prosperity

- Overlay data such as income and education to obtain current and future vision of community;

### Intensification

- Determine the number of secondary dwellings/ rental units/ multi-family units within a neighbourhood as a tool for Community Planning;
- Map home-based businesses as a measure of Commerce/ Growth and see the economic impact to a community;

### Comparison

- See how home values and neighbourhood characteristics compare to cities with a similar industry base nationally
- Example. Red Deer versus Oshawa.





## Next Steps & Contact Information

**Centract would like to discuss a project specific engagement where our data & analytics are required.**

**Thank you**

**For more information, please contact:**

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Manager, Sales

Centract

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**Brookfield**