



ICE Home Price Dynamics

High precision property valuation metrics for MBS investors

Tap into cutting-edge data that can illuminate how changes in home prices impact mortgage risk profiles and ultimately borrower performance.

Stop estimating

Traditional methods rely on broad regional indices that fail to reflect neighborhood-level dynamics, leading to inaccurate LTV estimates and reduced model accuracy

Start knowing

ICE Home Price Dynamics leverages proprietary data with unmatched granularity to calculate Current LTV with extraordinary precision

Better input = superior output

Drawing from:

- **ICE home price indices** - 20,000 zip codes, with five price tiers in each
- **ICE Automated Valuation Models (AVMs)**

Security-level insights from loan-level detail

Our spatial modeling expertise, coupled with privacy-protected integration, transforms detailed loan data into actionable security-level analytics.

Key metrics

- Estimated Current LTV
- Estimated home price appreciation since origination
- Tappable equity
- Monthly payment changes from cash-out refinancing

Covering multiple asset classes

- Agency MBS pools
- Agency CMOs
- Agency Credit Risk Transfer (CRT)
- Non-Agency RMBS CMOs

Built for critical use cases

- Prepayment modeling
- Default and loss modeling
- Security selection