

MOODY'S

National Commercial Real Estate Research and Marketing

Prospecting

Tenants & True Ownership

National / Local Listings Exposure

Listing Traffic & Leads

Broadcast Emailing

Needs & Wants Board

Financial & Mortgage Data

Verified Comps

Contact us at 800-574-9185 x803

Model Analytics

CMM

- » Custom Forecasts
- » Stress Testing
- » Loan Valuation
- » Climate
- » CECL/IFRS9

Data

MOODY'S CRE

- » Pre-Research
- » Prospecting
- » Benchmarking
- » Listings
- » Deal Pipeline
- » Screening Opportunities
- » Tenant Roster

MOODY'S

CreditLens CRE

- » Benchmarking
- » Ratings
- » Approval/ Closing
- » Deal Pipeline
- » Issue Term Sheet
- » Cash Flow Analysis
- » Deposit Tracking
- » Transaction Settling

CPM

- » Data Consolidation
- » Tenant Analytics
- » Stress Testing
- » Portfolio Monitoring
- » Sensitivity Analysis
- » Benchmarking

Workflow Solutions

Moody's CRE Capabilities

Data

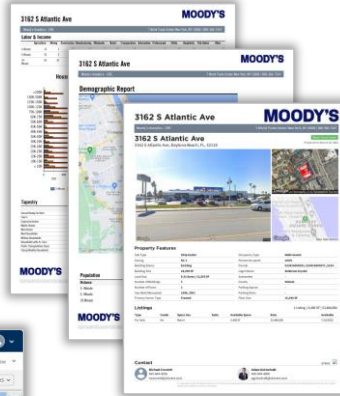
Workflow

Analytics

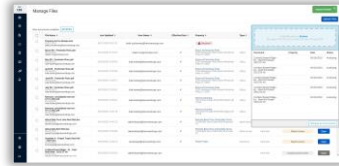
Market Data



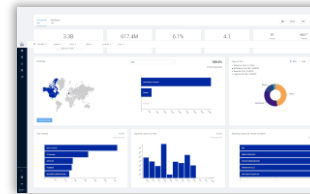
Custom Reports



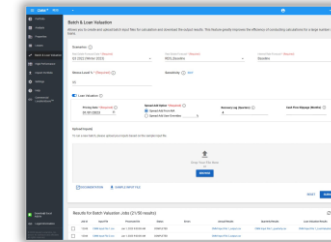
Ingestion Engine



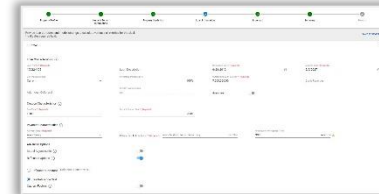
Portfolio Management



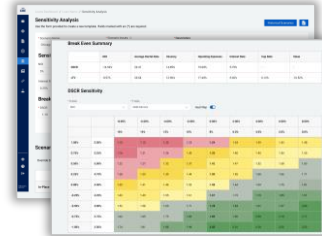
Loan Valuation



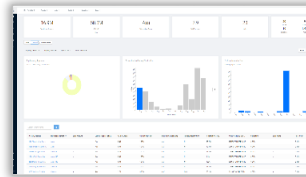
Loan Analysis



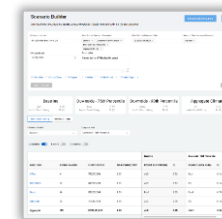
Sensitivity Analysis



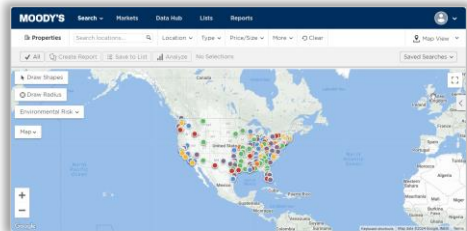
Tenant Analytics



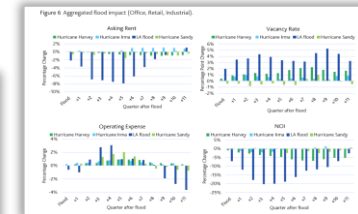
Scenario Builder



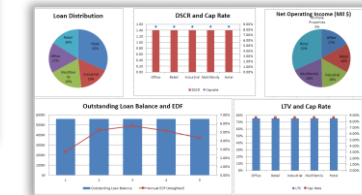
Expansive Coverage



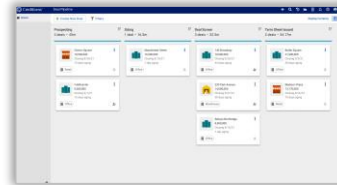
Climate Analytics



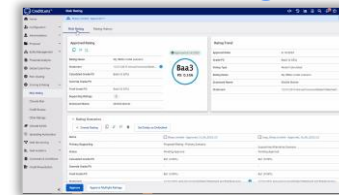
Credit Risk Models



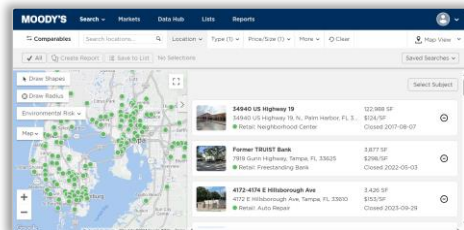
Deal Pipeline



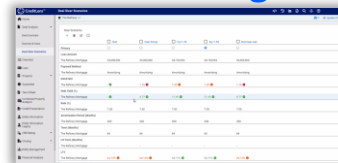
Risk Rating



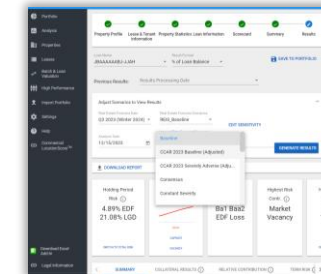
Listing Availabilities



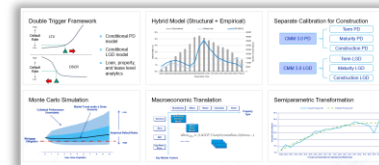
Loan Sizing



Regulatory Modelling



Model Analytics



Building a Comprehensive CRE Platform

Moody's CRE continues to invest in CRE tools, capabilities and research to provide the most robust platform for customers with an extensive and growing network of CRE products and services



CRE Content Collection



Manual Research

Via Public websites, social media and news



1:1 Surveys

Research team conducts surveys via email and phone



Expansive Network

Partners, vendors, data contributors & internal data



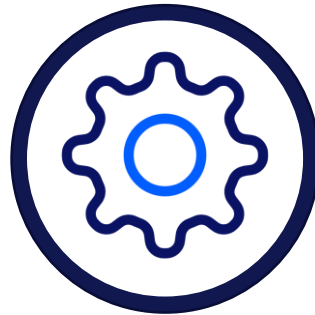
Public Records

Title, Tax, Fannie Mae, Freddie Mac, CMBS, etc.



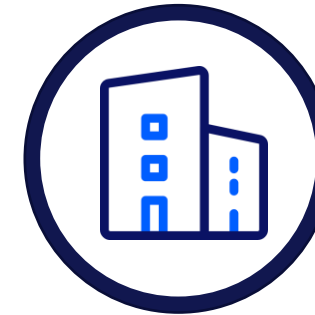
MA Data Alliance

Consortia of customer contributed data



Workflow Tools

Data fuel via Banking, Insurance and Asset Management Solutions

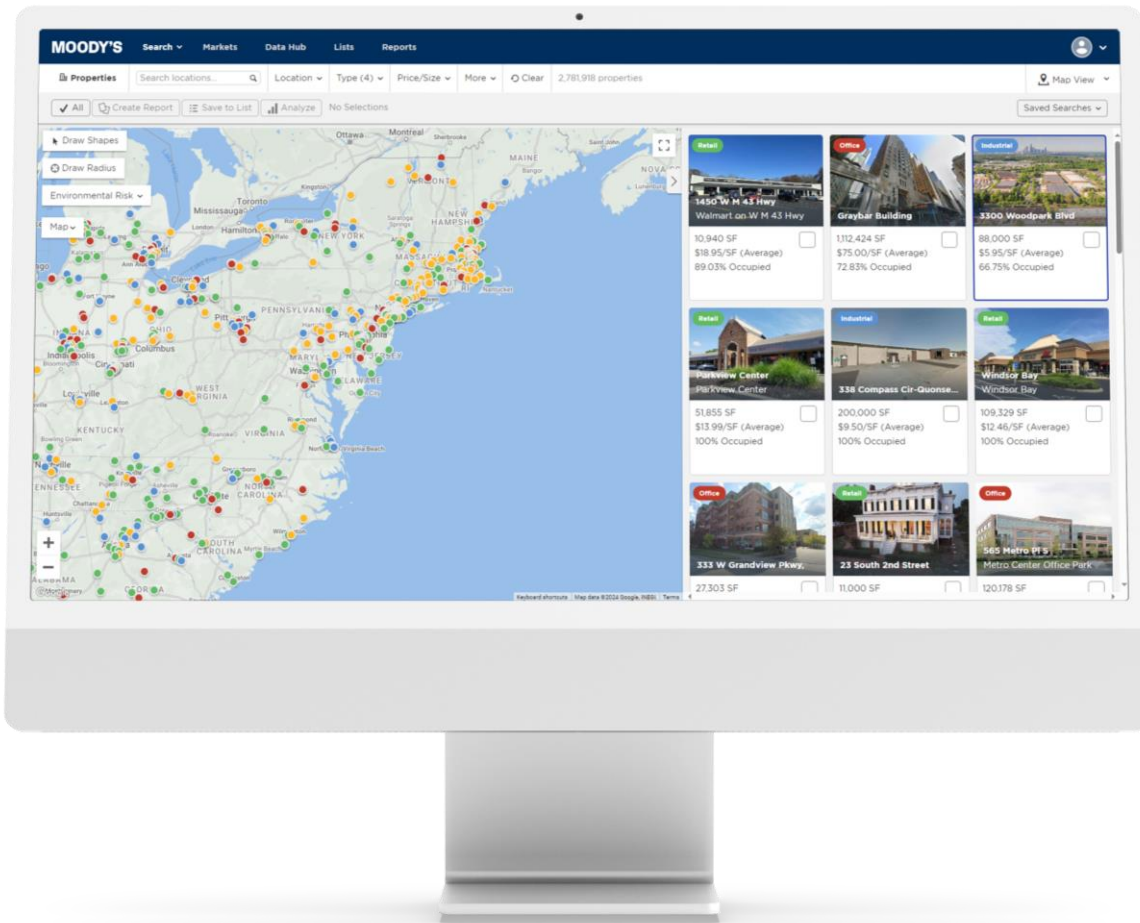


34,000+ Broker Listings

Performance analytics, granular property data, market forecasts/trends

Evaluate CRE Confidently with Moody's CRE

A modern platform that brings multiple perspectives to CRE practitioners in a single platform.



Easy-to-use platform with decision-useful information



Property-level insights and market trends and intelligence



Validated and modeled performance metrics



Surface actionable insights to drive better decisions



Inventory discovery and data enrichment



Economic narratives and trusted trends and forecasts



Bottom-up **granular research process** to view listings, space-level information, and aggregate building metrics

Digitize, Normalize, Analyze

Say goodbye to manual data entry, and hello to efficiency

Search property address powered by Moody's CRE 8M+ properties

01



Upload rent rolls and operating statements at the property level

02



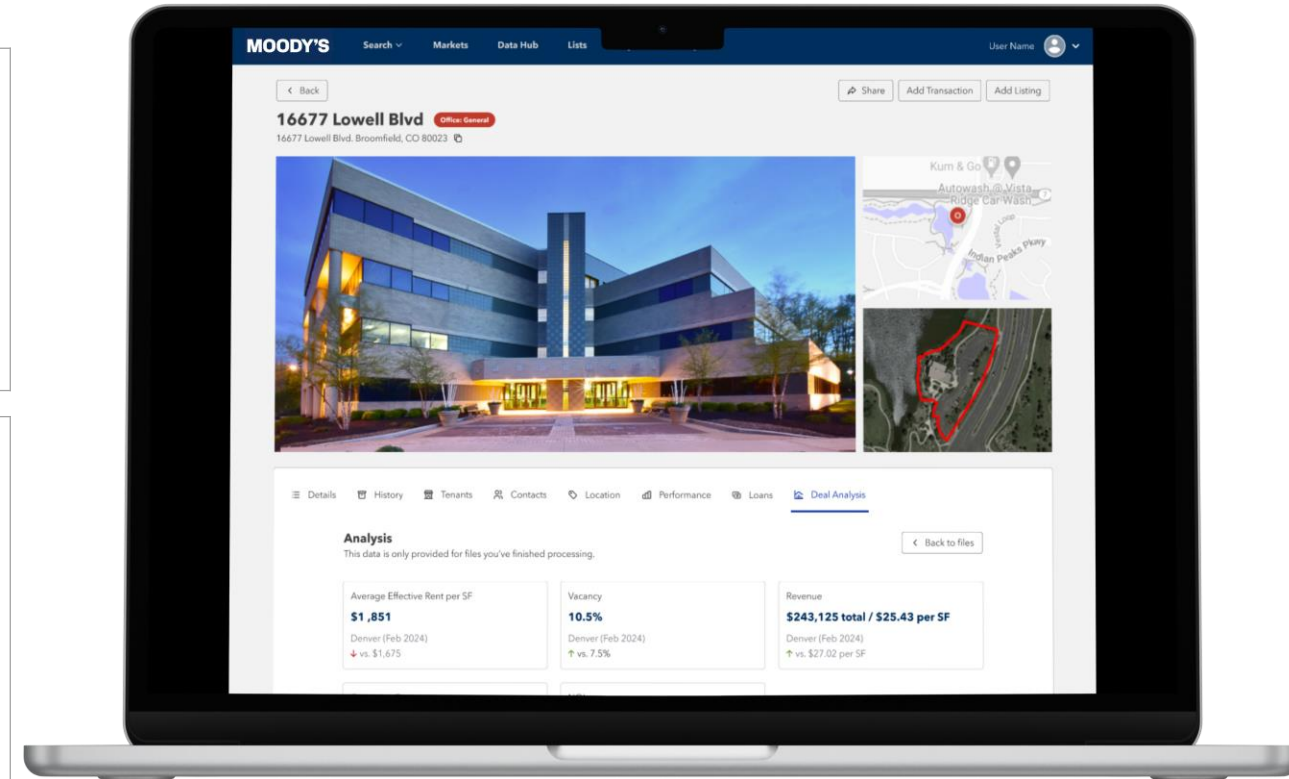
Standardize and normalize data in just a few clicks

03



Export to Excel or push to other systems

04



Streamline your operations with digitization, delivering fast, precise and secure data processing

Moody's Data Sets

Availabilities, Sale & Lease comps

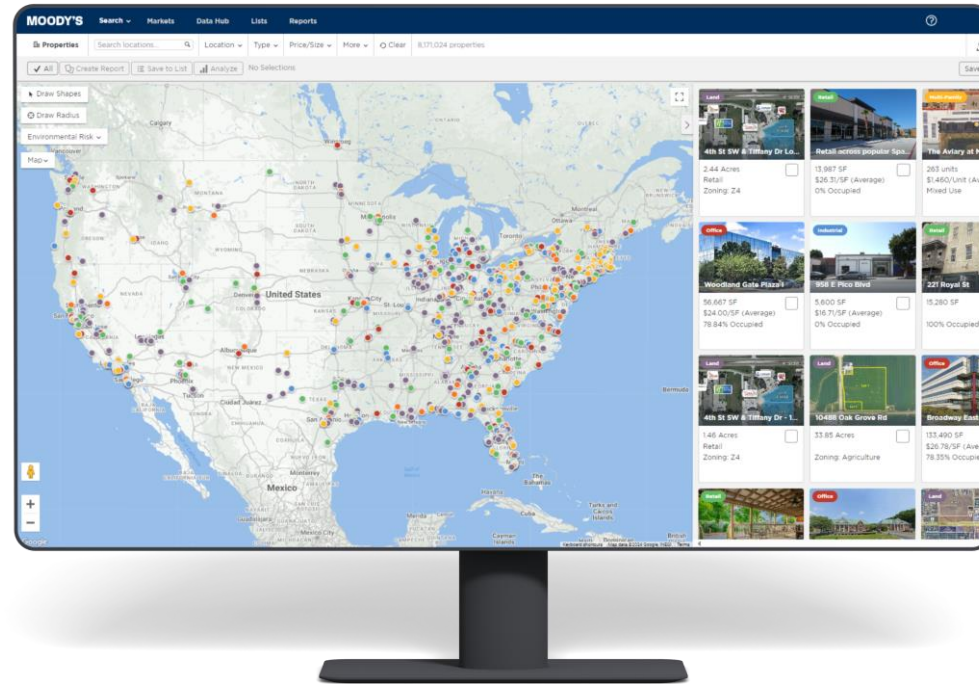
Tenant Data

Sale & Lease Listings

Off Market Properties

Building Emissions Policy

Public Loan Information



CRE Directory

Location Scores

True Owner & Property Contacts

Environmental Risk Data

Cap Rates

Zillow Rental Data

CMBS, Fannie Mae, Freddie Mac

Retail Foot Traffic

Market Performance Analytics

Construction Data

Demographics

Market Reports

Expansive Curated Data

Moody's CRE provides expansive property and performance data with layered details beyond tax records

Asset Attributes

Name, county, year built, building class, # of buildings and floors, building and average size (units), lot size (sq. ft and acres), opportunity zone, true owner, tenants, climate, and location risks, new construction details, and statuses, etc.

Listings & Transactions

Sale and lease details and history, including dates, asking rent, close dates, transacted rent, sale amount, sale price (per unit & sq. ft.), financing details, cap rates, deed reference, transaction type

Performance Data


Market level insights including absorption rate, NOI, average asking price, valuations, and cap rates as well as unit mix, asking rent, current rent, vacancy rates, average unit size in sq. ft, trends by year

Account	
Property ID:	110054
Geographic ID:	00902-000-0300
Type:	Real
Property Use Code:	098
Property Use Description:	TRANSITIONAL USE
Protest	
Protest Status:	
Informal Date:	
Formal Date:	
Location	
Address:	700 S SAINT MARYS ST SAN ANTONIO, TX 78205
Neighborhood:	NBHD code10031
Neighborhood CD:	10031
Owner	
Name:	BERLTEX REAL ESTATE HOLDINGS INC

42%
of tax records
are inaccurate
& outdated

100%
Moody's CRE
data is verified
& updated

700 S Saint Marys St.
700 S SAINT MARYS ST, San Antonio, TX 78205



Property Highlights

Type	Office: Medical/Dental		
Size	17,360 SF, 0.58 Acres	Percent Occupied	100%
Building Class	C	Occupancy Type	Single Tenant
Number of Buildings, Floors	1, 2	Year Built	1997

Enhanced Decision Making

Help commercial lenders, investors, brokers, and other CRE market participants make better, faster decisions



40+ years of coverage providing key insights into all historic CRE cycles and recoveries



Key insights and thought leadership from well-respected Ph.D. economists



Dynamic visualizations and analytics to speed up decision-making and support due diligence

Quickly Analyze Market Comparables

Easy-to-use comps experience providing a range of powerful filter options for benchmarking

Interact with maps and filters to focus on specific regions or property characteristics

Simple to create for lease and sale listing, and sale comp analysis for same-like properties



By analyzing comps, CRE professionals gain insights into market trends, pricing, and demand for specific types of properties and locations to make informed investment decisions.

Navigate the Market with Lease Transaction Data

- Access a comprehensive database of lease comps, lease start rates, and recently transacted leases from CMBS data, research efforts, broker and admins.
- Assess how competitive an offer is, identify opportunities for property improvement or repositioning, and make necessary adjustments to align with market trends



Lease Comps

Curated, accurate, and up-to-date lease comps linked at the property level.



Starting Rates

Verified starting rates from brokers and third-party sources after a lease has occurred.



Lease Transactions

Tracked "leased" transactions through proprietary research methodology.

Accelerate Due Diligence and Operational Efficiency



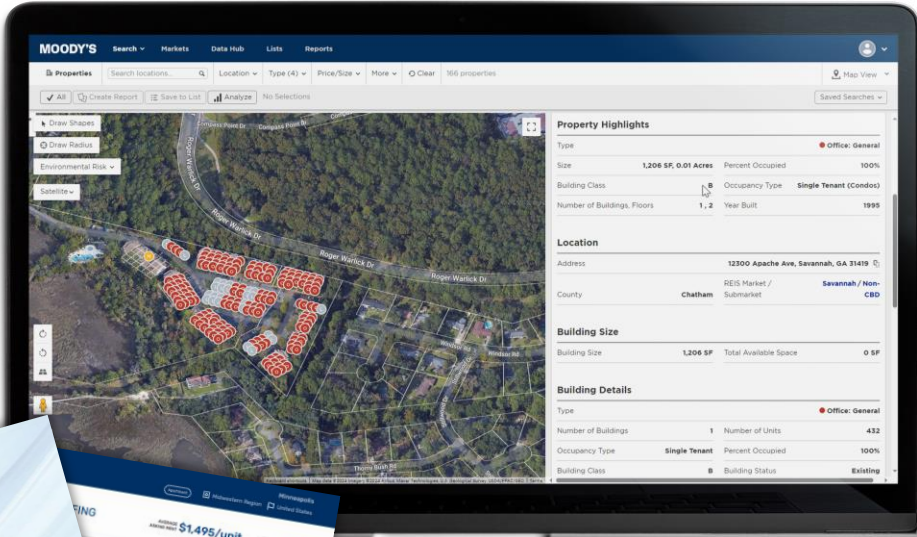
Unified data, analytics, and workflows



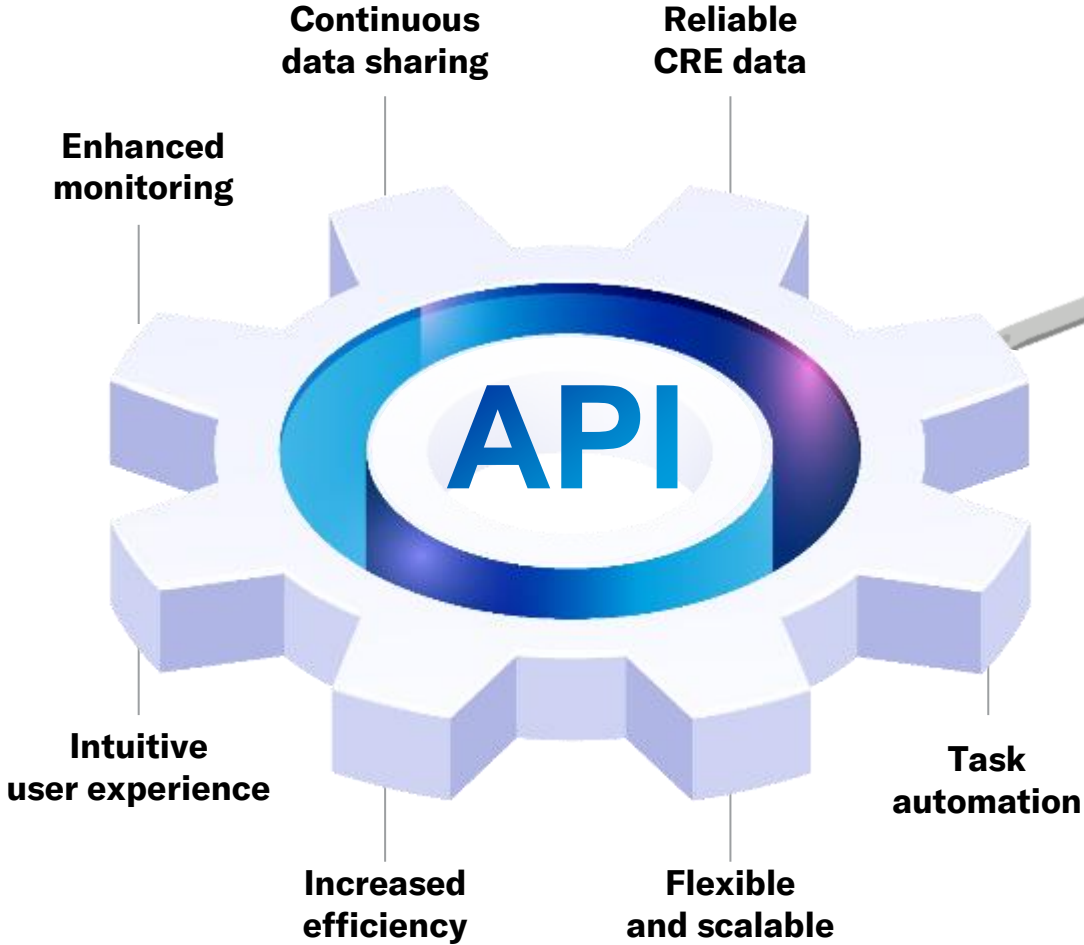
Custom presentation-ready reporting



Multiple delivery channels to support client integrations



Let's Build Together



MOODY'S

10
Property Types



Property attributes and performance



Sales transactions



Physical Risk Scores

275+
Markets



Market and submarket data



Comparables



Tenant Analytics

3,000+
Submarkets



New construction details and statuses



Parcel Commercial Location Scores

MOODY'S

Industry-leading CRE market performance platform. Showing you where the business is and where to find lasting value.



FEATURES & FUNCTIONALITY

- Property-centric Model
- Integrated Market and Submarket Pages
- Enhanced Search & Comp Analysis
- Dynamic Map Visualizations & Layering
- Granular Property Details
- Performance KPIs & Trends
- Economic Insight Narratives
- Sector/Market Executive Briefings
- New Construction Status & Details
- Transaction History & Trends
- Listing Availabilities (Sale, Rent, Sold)
- Demographic Info
- Climate Risk
- Commercial Location Score
- Physical/Transitional Risk
- Robust Reporting & Analytics
- Unit Configurations & Breakdowns
- CMBS Loan Level Data & Tax Cards
- Prospecting Tools (True Owner & Tenant Data)
- Property Contacts (Agents, Property Mgr., Developer)

Streamline Workflow with Moody's CRE



Streamlined Search

→ Quickly and efficiently access content and insights with improved search results and advanced filtering to connect users to the right information to support data-driven decision-making



Map Visualization

→ Analyze surroundings with a default 3-mile radius to understand property concentration and density and apply additional map overlays for enhanced visualization and assessment



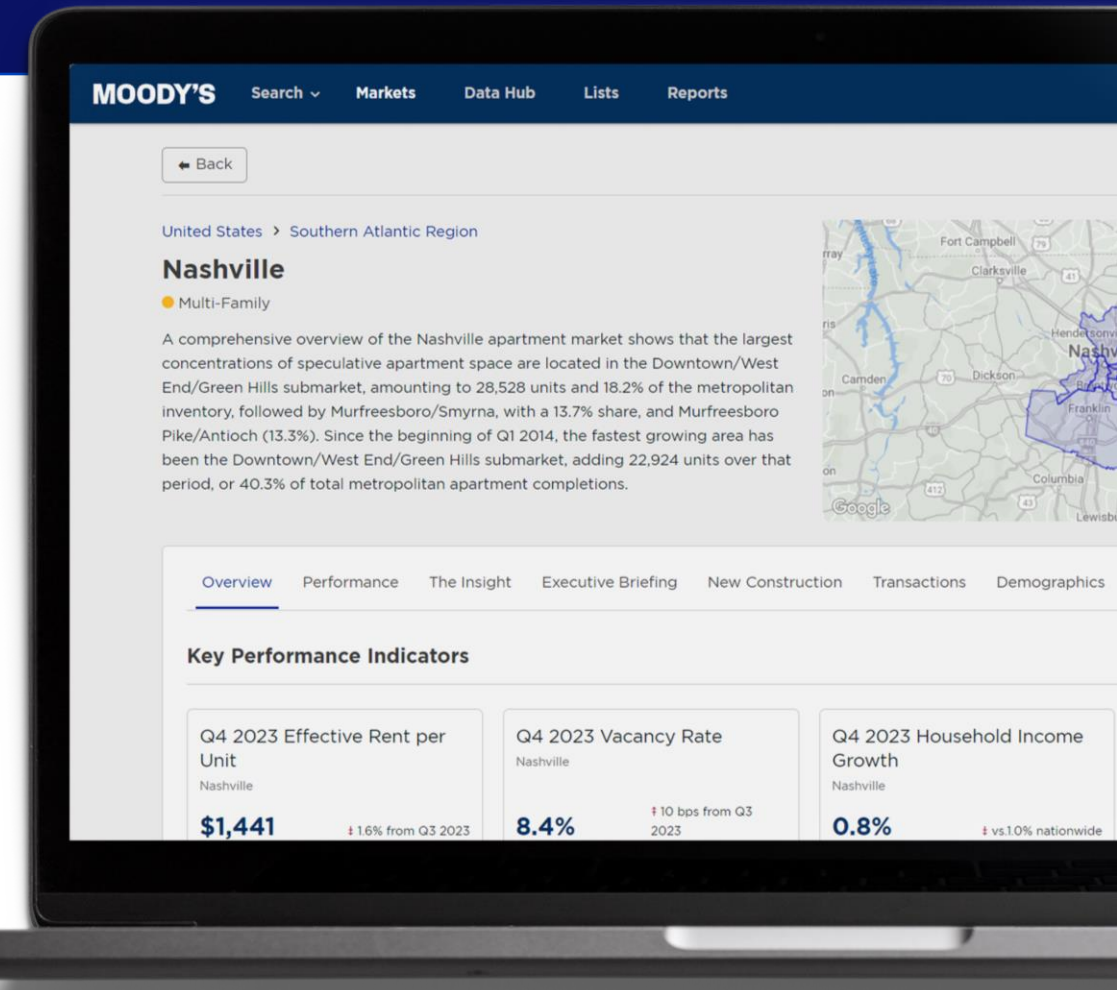
Market Comps

→ Filter by rent, sales, and new construction comps, market or submarket, size, age, asking rent, effective rent, vacancy, or transaction data so you can benchmark and lead with the best data

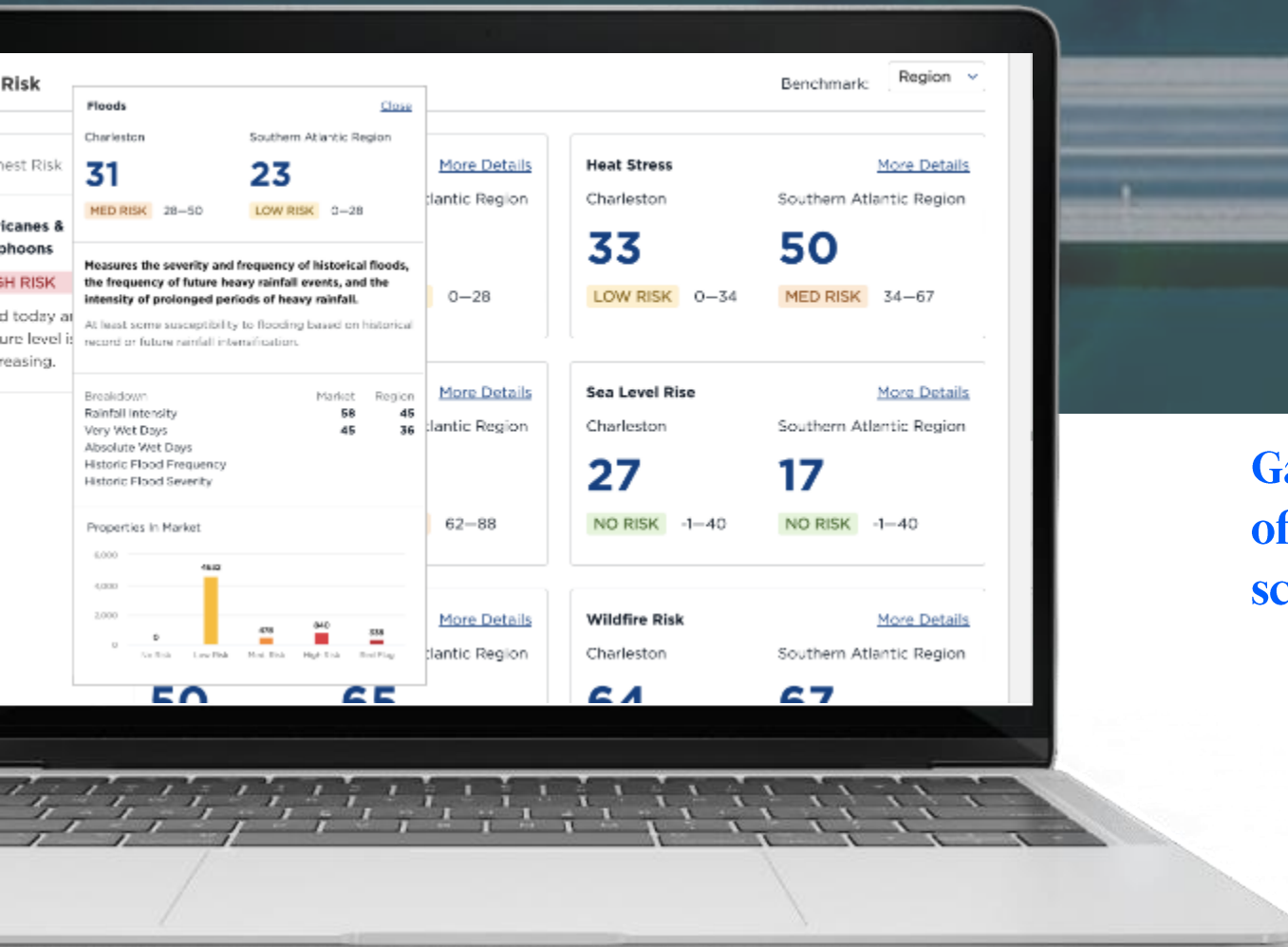


Property Overview

→ Analyze rent and performance details over time, transaction information, broker, insurer, lender, developer, and true owner information, understand valuation and uncover opportunities



Understanding Alternative Risks

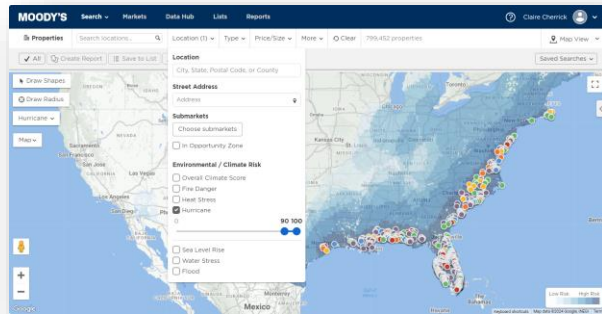


Gain transparency and inform your understanding of alternative risk factors and conveniently integrate scores and assessments into your workflows

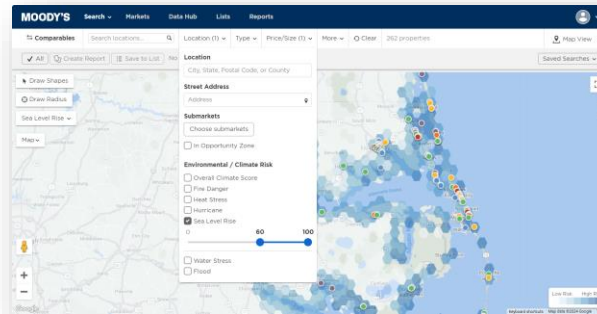
- Evaluate a location's suitability and desirability with a commercial location score to understand the major factors that affect the value of a location
- Quickly quantify climate-related exposure and threats relevant to business risk when evaluating a property or geography

Climate Risk

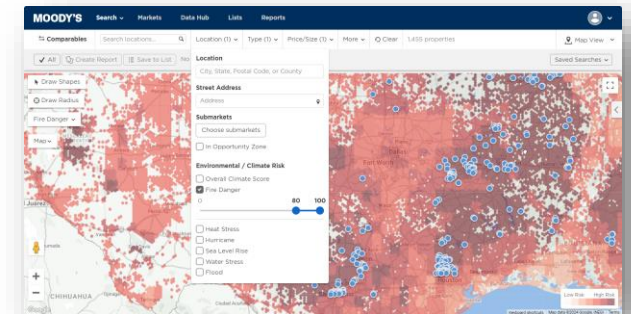
Moody's CRE provides a series of new map layers and filtering



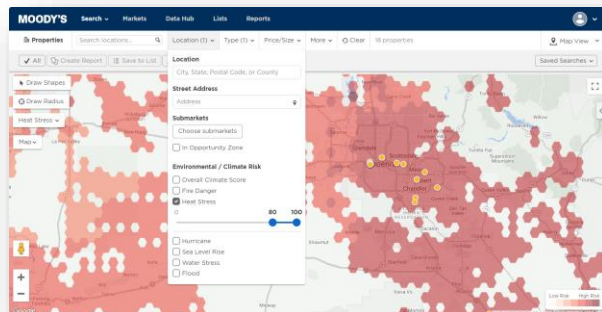
Hurricane risk



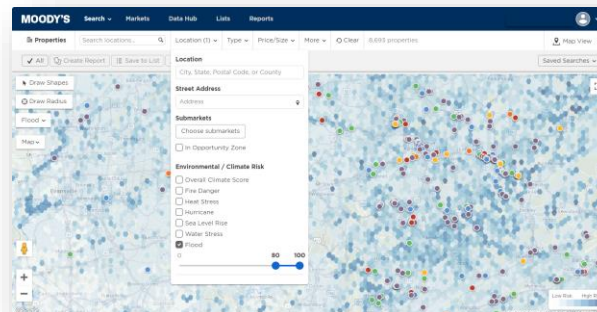
Sea level rise risk



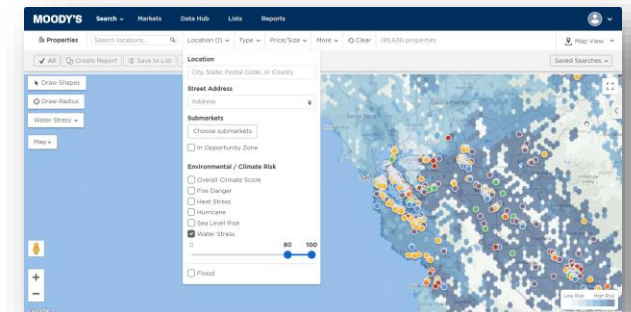
Fire danger risk



Heat stress risk



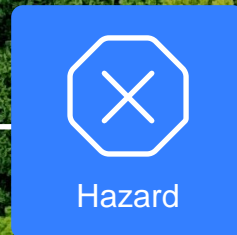
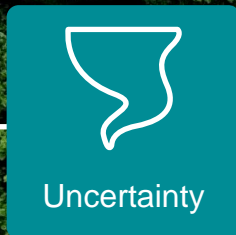
Flood risk



Water stress risk

Quantifying Physical Climate Risk

- Climate on Demand provides real-time, forward-looking insights into climate risk exposure of real asset portfolios
- Users can explore the Climate risk drivers of a single asset or a portfolio of assets, to inform due diligence and risk management with real-time analysis.



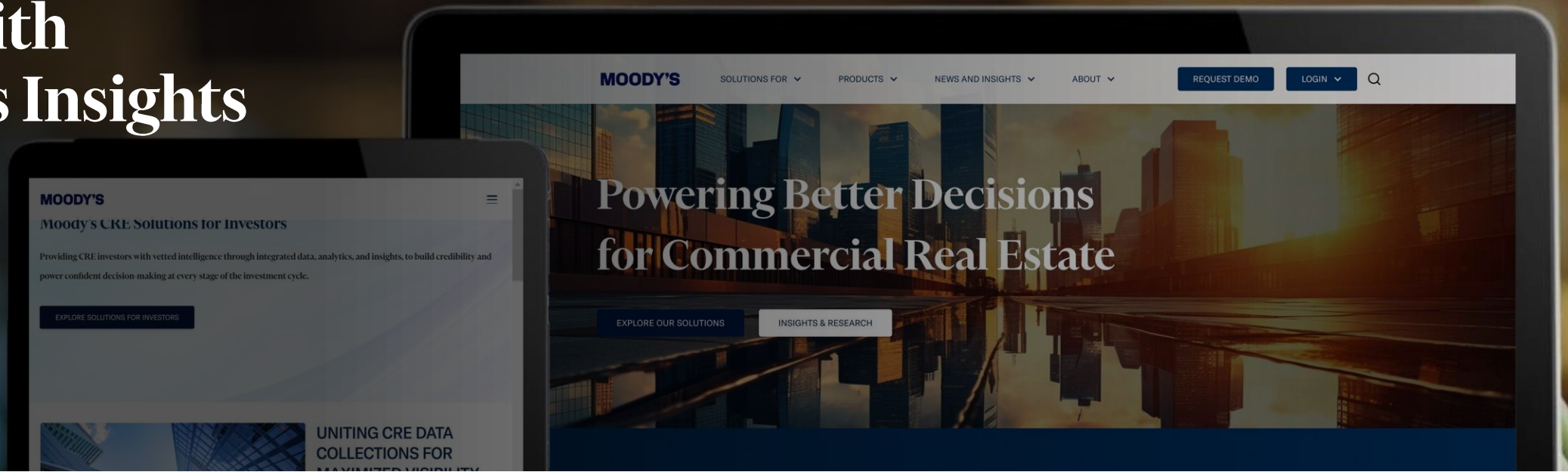
Impact Scores

- Indicators of the relative risk of assets or portfolios on the basis of vulnerability, damage and loss.
- Accounts for regional building codes, construction type, age, and building components
- Provides financial impact of damage and down time following disasters

Financial Loss Metrics

- Measures average annual damage (AAD) expected loss per year, averaged over many years
- Estimate complete picture costs from asset damage and disruption of business operations and supply chain
- Profile likely damage based on decades of analysis of real-world hazard impacts as measured by actual insurance claims

Grow with Moody's Insights



Integrate Moody's opinion and analysis into your workflows, giving you the CRE insights you need when and where you need them.

Forward-looking trends & forecasts

- Market and submarket level, supply, and scenario forecasts
- Forecasts combine Moody's proprietary database and detailed industry sources to create the most advanced forecasting methods tailored to CRE



Pre-screen tool

- Utilize customizable scoring methodology to quickly analyze an area based on specific criteria
- Understand KPIs, benchmark, and review performance to make a quick no/go decision



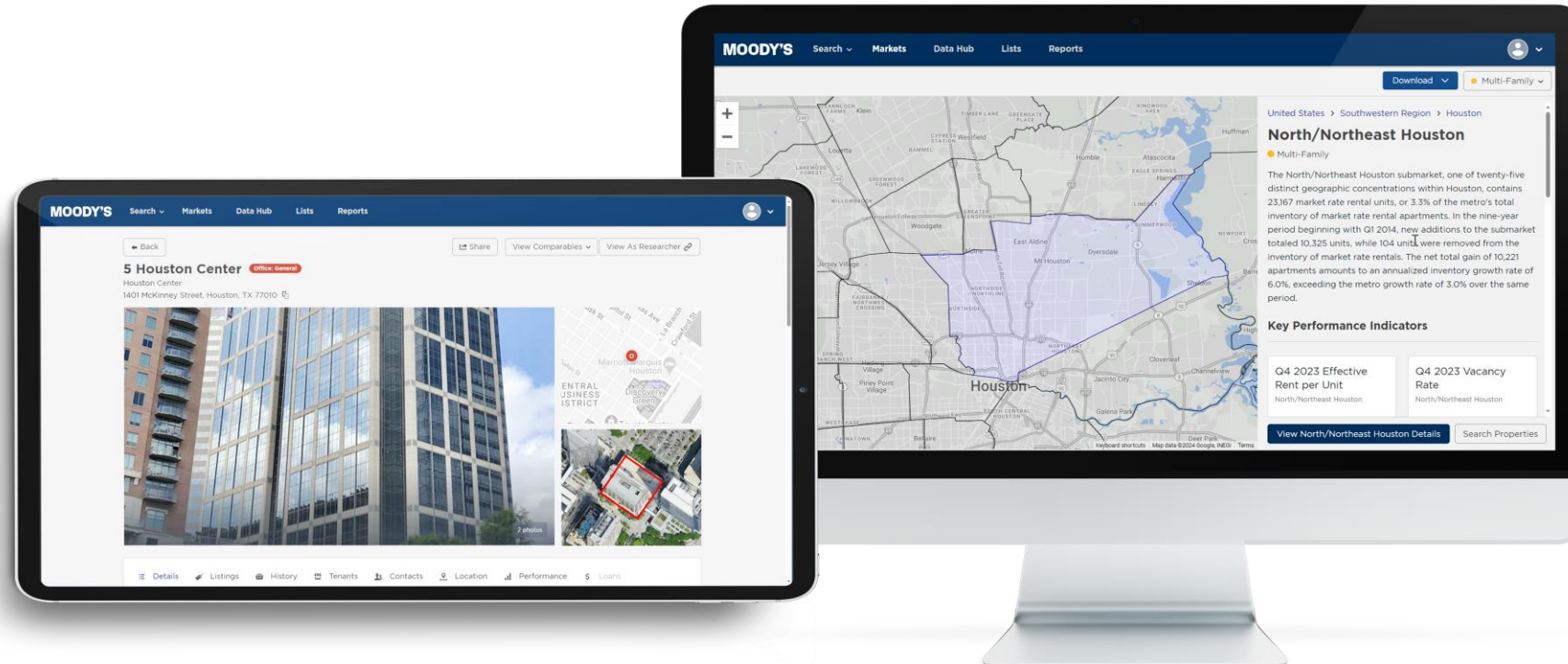
Narratives, briefings & expert discussions

- Market and submarket reports, describe current supply and demand conditions, market trends, strengths, and weaknesses
- Translate key insights from data and charts into a straightforward narrative



Market, Submarket, & Property Level Analytics

Integrated market, sub-market, and property-level analytics for better market trends



- Building-level rents and vacancies
- Absorption trends
- New construction

- Concession and expenses
- Cap rate trends
- Economic and demographic trends

- Forecasts
- Climate risk
- Narrative suite

True Owner

Pierce the corporate veil and determine true owners behind each LLC

Prospect Easier

Identify decision-makers, secure off-market listings, and prospect efficiently

01



Over 12,000 True Owner records added to Moody's CRE weekly

02



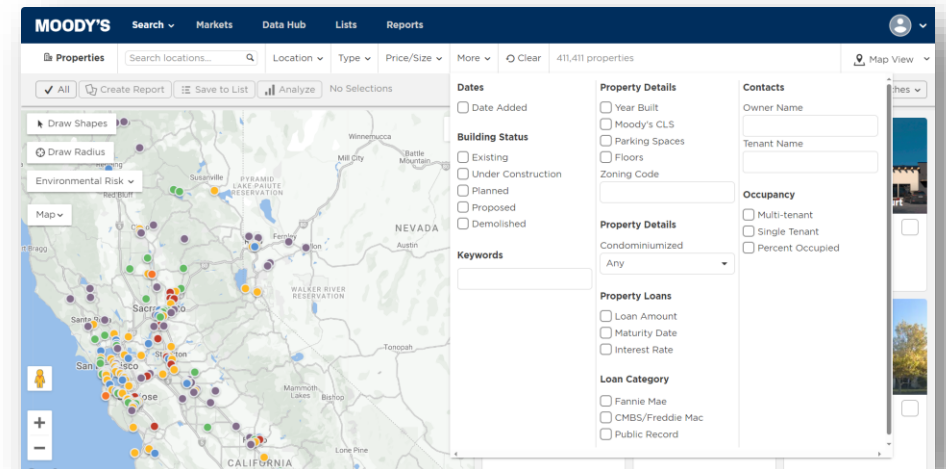
Contact information including phone number and email

03



Search by True Owner

04



Owners

Legal Owner

1538 Wazee St, LLC
(303) 824-8925
351 Glencoe St.
Denver, CO 80220

True Owner

Jesse Lee White
Jesse Lee White - Individual
(303) 824-8925
351 Glencoe St.
Denver, CO

Verified Tenant Data

Understand business needs, gain insights, & capitalize on opportunities

Understand Tenant Roster

Support property analysis with existing commercial tenants

01



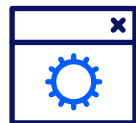
Parent company of MIS and MA

02



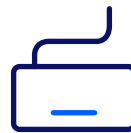
Uncover building tenants and corresponding contact information

03



Connect tenants with suitable listings as their space needs change

04



Tenant Name	Business Type	Site Number
Ansys	Business and Professional Services	Site 550
ATWork Personnel Services	Business and Professional Services	Site 150
Connex Svt	Business and Professional Services	Site 520
End Time Bible And Books	Retail	1591A Katy Fwy
Kathy Carpenter Agency - Nation...	Business and Professional Services	Site 610
Long Lake	Business and Professional Services	Site 405
Mycela Technologies		Site 440
Nationwide Mutual Insurance Comp...	Business and Professional Services	Site 610
RNR Custom Entertainment	Business and Professional Services	Site 610
Randy Energy Service	Business and Professional Services	15915 Katy Fwy
South Land Title	Business and Professional Services	Site 400
Staff Force	Business and Professional Services	Site 160
Texas American Title Co.	Business and Professional Services	Site 405
Uu Energy	Business and Professional Services	15915 Katy Fwy
Viking Energy Group	Business and Professional Services	15915 Katy Fwy
Worleypersons Intecsea	Business and Professional Services	Site 300

Prospecting made easier with True Owner & Verified Tenant Data

Verified Tenant Data

- Access thousands of verified tenants & contact information
- Understand business needs & capitalize on opportunities

Sales Transaction Data

- Track down property owners
- Identify investors unloading portfolios
- Recognize which properties sell often
- Build relationships with Owners



CMBS, Freddie Mac, Fannie Mae & Off Market Opportunities

- Filter by off market, Freddie Mac, Fannie Mae or CMBS properties
- Evaluate property financials
- Benchmark comparable properties
- Access maturity dates

Loan Data & Tax Cards

Import of commercial loan data for over **2.3+ million properties**, including loan maturity dates

Uncover upcoming opportunities



Isolate properties whose mortgages are coming due and will be likely to transact in the near term

Integration of tax cards into property records



Allows simple access to transaction details, mortgage and deed information, true buyer and seller information, transaction remarks

Taxes 🔗 Tax Card			
Tax Year	2023	Assessed Year	2023
Tax Amount	\$285,641	Assessed Value	\$28,001,299
Tax Amount YoY Change	2.0%	Assessed Value YoY Change	2.0%

5291 California Ave Office: General
UCI Research Park
5291 California Ave, Irvine, CA 92617

Loan Data

Key Performance Indicators

Current Balance (Whole Loan)	Current Rate	Loan Status
\$80,000,000	3.13%	Current
DSCR (NOI)	Loan-to-Value Ratio	Property NOI
3.60	54.62%	\$17,124,330

Loan Structure

Deal: BANK 2022-BNK40

Commercial Mortgage-Backed Security Data



Comprehensive coverage of CMBS, Freddie Mac, and Fannie Mae securitized CRE universe



Mortgage loan information from public records, CMBS, Freddie Mac, Fannie Mae



Balance, term, rate, property performance, repayment penalty, appraisal, servicer, lender, commentary



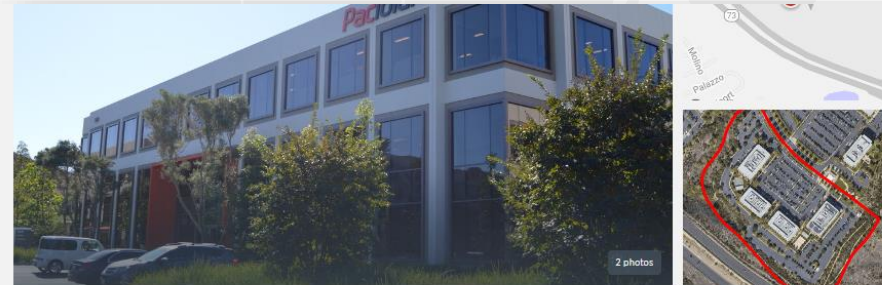
Ability to compare a target property to similar securitized properties to understand potential cap rates, estimate financials, operating expenses, etc.

Loan Performance				
Paid Through Date	06/11/2023	Loan Status	Current	
Delinquent Last Year	No	Watchlist Status	No	
Special Servicing Status	No	Additional Exposure	\$0	
Loan Prepayment				
Prepayment Terms Description				L(25),D(91),O(4)
First Open Date				09/10/2019
Financial Summary				
	01/01/2023 - 03/31/2023	FY 2022	FY 2021	Underwritten
Revenues	\$670,868	\$3,677,266	\$3,603,333	\$3,447,068
Expenses	\$200,971	\$1,312,263	\$1,297,945	\$1,094,017
NOI	\$678,897	\$2,565,003	\$2,315,770	\$2,353,052
DSCR (NOI)	1.74	1.54	1.48	1.51
NCF	\$663,389	\$2,496,973	\$2,249,748	\$2,287,022
DSCR (NCF)	1.70	1.60	1.44	1.47
Occupancy	76.93%	93.15%	88.74%	83.70%
Valuation Summary				
		Current	Underwritten	
Appraised Value		\$42,500,000	\$42,500,000	
Appraisal Date		04/05/2017	04/05/2017	
Loan-to-Value Ratio		49.18%	59.90%	
Cap Rate (Fullmarket)		5.53%	5.53%	

Multi-Family Expansion

Multifamily coverage

- Market Rate rentals
- Affordable Housing
- Senior Housing
- Student Housing



Details		Tenants		Contacts		Location		Performance		Loans	
Location											
Address						5291 California Ave, Irvine, CA 92617					
County				Orange		Submarket				AIR - OC Airport Area	
Parcels				120-591-03							
Center/Park Name				UCI Research Park							
Building Size											
Building Size				69,747 SF							
Rentable Space				74,250 SF							
Total Available Space				0 SF							

Details		Tenants		Contacts		Location		Performance		Loans	
Location											
Address						5291 California Ave, Irvine, CA 92617					
County				Orange		Submarket				AIR - OC Airport Area	
Parcels				120-591-03		Cross Street				Bison Ave/California Ave	
Center/Park Name				UCI Research Park		REIS Market / Submarket				Orange County / Airport	
Building Size											
Building Size				69,747 SF		Office Space				74,250 SF	
Rentable Space				74,250 SF		Floor Size				24,750 SF	
Total Available Space				0 SF							

Experts in Data, Leaders in CRE



Built on trusted, validated data, dynamic analytics, and extensive research programs, and backed by a strong market reputation, ecosystem, and strategic partnership network, Moody's is the definitive solution to help institutions mitigate risk, gain efficiencies and drive growth in CRE.



Cutting-edge
Technology



Rich CRE
Intelligence



Strategic
Partnerships



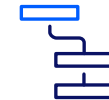
24/7 Global
Research Team



Moody's
reputation



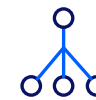
Existing
customer base



Multi-asset
platform to
build on



Market standards
expertise



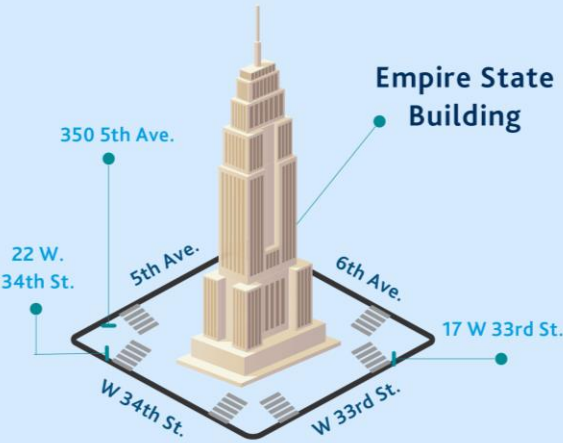
Third Party
Data Feeds



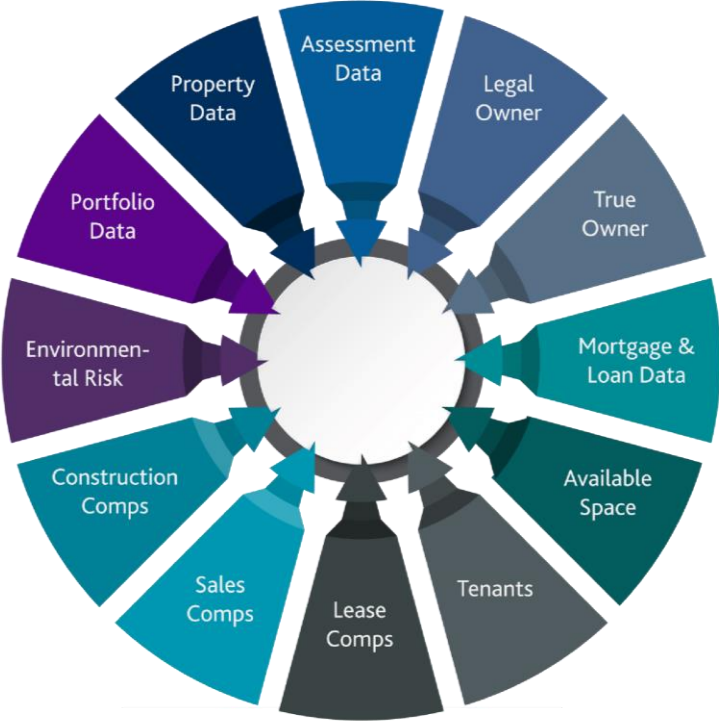
Proprietary
Models &
Scenarios

Commercial Property Entity Resolution

Advanced technology powered by Moody's industry leading unified database enables properties to be commonly identified by a unique ID.



Moody's CRE ID
252386294



Integrate

Property entity resolution allows easy integration and alignment of new property data from any source.



Link

Data on a single property can differ across databases. With a unique ID from Moody's, inconsistent data can be accurately linked across databases.



Enrich

Enrich your core property data with unique data sets from across Moody's to gain a holistic view of any commercial property.

Evolution of Moody's CRE

We have been working to build a holistic integrated view of CRE data:

- Combining more than 40+ years of real estate performance data
- Increasing data coverage and expanding analytics and insights
- Data that fits into your workflow and allows you to make better, faster decisions

2020



Continued investment to advance the quality of our **industry-leading market performance platform**



Established Commercial Location Score to determine the value of any given commercial location in the United States



COVID impact dashboard providing a single location to find information related to the pandemic



Improved property comps filters and navigation for expanded analytics and prescreening capabilities

2021



Enhanced security with the addition of OKTA for single sign-on



Redesign PDF reports for Portfolio Monitoring and Property Pre-screen

2022



Expanded market narratives, integrated CRE news on market and submarket pages for additional context



Improved streamlined search and map workflows with overlays, granular filtering, etc.



Table customization, additional economic and demographic information around properties

2023



Launch of new and improved **Moody's CRE** solution, with updated user experience and expanded data and analytics

CRE Data Collection Process Evolution



Legacy REIS Data Set & Process

- Base curated data set
- Curated data set generated for trends and forecasts
- Eight core property types
- New construction, sales comps and rent comps



Legacy Catylist Data Set & Process

- Base curated data set 2 million+ properties
- Core - industrial, office and retail data
- Brokerage, Association and industry relationships
- New construction and sales comp collection



Moody's CRE Data Set & Process

- Unified research process & systems (RDMA)
- Base Data Set - 8 million parcels and growing
- Core 13 property types
- National Sales Transaction Coverage
- National New Construction Coverage
- Centralized QA Team
- Comprehensive Survey Process

1980-2018

2001-2021

2021-Present

MOODY'S

Thank You!

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