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MountainSeed Marketplace Tenant Risk Assessment

Manage risks for multi-tenant commercial real estate assets

Quickly and accurately identify risk at the tenant, building, and portfolio level.

Evaluating commercial real estate risks requires a significant understanding of tenant credit worthiness. Without access to accurate and current data, predicting delinquencies and defaults becomes a guessing game. MountainSeed's **Tenant Risk Assessment (TRA) report**, powered by Equifax, helps you assess the financial health of a building's occupants quickly and easily.




Make smarter decisions across the lending and CRE ecosystems by utilizing real-time data and tenant insights

With a report that gives you real-time data and a risk rating for every tenant in the building, you can see what's around the corner, right from your desk.



With access to **real-time data** and **risk ratings of tenants** commercial real estate lenders, owners, investors, and professionals can be **proactive instead of reactive**.

Here's how financial lenders, business leaders, and CRE professionals are using the TRA report to manage risk and maximize profits:

 Banks and Financial Institutions	 Asset Owners & Investors	 Commercial Real Estate Brokers & Advisors
<ul style="list-style-type: none">• Improve underwriting, accuracy for commercial real estate multi-tenant properties• Assess the risk of your CRE loan portfolio by understanding the cash flow of your borrowers• Rebalance portfolio assets to reflect risk tolerance• Leverage location-based information for commercial lending decisions	<ul style="list-style-type: none">• Evaluate commercial portfolios for financial stability• Monitor tenants to detect changes in payment patterns• Proactively predict defaults, delinquencies, and vacancies	<ul style="list-style-type: none">• Validate cash flow and valuation estimates for broker's opinions of value and offering memorandums• Strengthen industry reputation as experts in capital markets• Inform recommendations for buying and selling transactions



"The CRE market is starving for accurate, real-time, and relevant data."

In the world we live in today, the expectation is making decisions with really good information. Consumers and businesses expect and demand more. That's the big shift. Until today, the data hasn't been there to back it up in commercial real estate. We're working to bring more transparency to an industry where it didn't exist before.

Carl Streck
CEO & Co-Founder, MountainSeed

With MountainSeed, commercial real estate due diligence becomes faster, easier, and more accurate than ever. Fewer defaults means fewer vacancies. With the average cost of losing a tenant running more than \$66/sf, losses add up quickly. On the positive side, more consistent cash flow means greater asset value.

More needle, less haystack.

No more piecing together analysis from outdated and inconsistent data sources. It's all in one place, for small non-credit tenants, large publicly-traded companies, and everything in between.

The benefits are clear:

- **Accurate:** Solutions are powered by the world's largest commercial credit database.
- **Real-time:** Current tenant data includes financial and historical information.
- **Comprehensive :** Easy to understand and detailed reporting uncovers hidden risks.
- **Consistent:** A standardized risk rating model provides an apples-to-apples comparison.



Protect your portfolio.
Predict delinquencies.
Project defaults.

MountainSeed MarketPlace

Tenant risk data fits right into existing workflows to support and compliment your underwriting process, due diligence, and analysis for faster, easier, and more accurate decision making. MountainSeed's **Tenant Risk Assessment (TRA) report** can be conveniently ordered through our platform as a value-add service.

What's included in a TRA report:

- List of tenants within the building
- Tenant information such as numbers of years in business, number of employees, annual sales, and industry sector
- Low, moderate, and higher risk ratings based on BDS and BFS scores (business delinquency and business failure)
- Notice of a tenant's formal filing for bankruptcy

EQUIFAX Tenant Risk Assessment			
Business Name	Building Address	State	Zip Code
Tenant 1	123 Main St	CA	90001
Tenant 2	123 Main St	CA	90001
Tenant 3	123 Main St	CA	90001
Tenant 4	123 Main St	CA	90001
Tenant 5	123 Main St	CA	90001
Tenant 6	123 Main St	CA	90001
Tenant 7	123 Main St	CA	90001
Tenant 8	123 Main St	CA	90001
Tenant 9	123 Main St	CA	90001
Tenant 10	123 Main St	CA	90001
Tenant 11	123 Main St	CA	90001
Tenant 12	123 Main St	CA	90001
Tenant 13	123 Main St	CA	90001
Tenant 14	123 Main St	CA	90001
Tenant 15	123 Main St	CA	90001
Tenant 16	123 Main St	CA	90001
Tenant 17	123 Main St	CA	90001
Tenant 18	123 Main St	CA	90001
Tenant 19	123 Main St	CA	90001
Tenant 20	123 Main St	CA	90001
Tenant 21	123 Main St	CA	90001
Tenant 22	123 Main St	CA	90001
Tenant 23	123 Main St	CA	90001
Tenant 24	123 Main St	CA	90001
Tenant 25	123 Main St	CA	90001
Tenant 26	123 Main St	CA	90001
Tenant 27	123 Main St	CA	90001
Tenant 28	123 Main St	CA	90001
Tenant 29	123 Main St	CA	90001
Tenant 30	123 Main St	CA	90001
Tenant 31	123 Main St	CA	90001
Tenant 32	123 Main St	CA	90001
Tenant 33	123 Main St	CA	90001
Tenant 34	123 Main St	CA	90001
Tenant 35	123 Main St	CA	90001
Tenant 36	123 Main St	CA	90001
Tenant 37	123 Main St	CA	90001
Tenant 38	123 Main St	CA	90001
Tenant 39	123 Main St	CA	90001
Tenant 40	123 Main St	CA	90001
Tenant 41	123 Main St	CA	90001
Tenant 42	123 Main St	CA	90001
Tenant 43	123 Main St	CA	90001
Tenant 44	123 Main St	CA	90001

Business Delinquency Summary			
Lower Bound	Upper Bound	Description	Score
0	100	Minor Delinquency	100
100	200	Moderate Delinquency	200
200	300	Major Delinquency	300

Business Failure Summary			
Lower Bound	Upper Bound	Description	Score
0	100	Minor Failure	100
100	200	Moderate Failure	200
200	300	Major Failure	300

Business Risk Summary			
Lower Bound	Upper Bound	Description	Score
0	100	Minor Risk	100
100	200	Moderate Risk	200
200	300	Major Risk	300



Contact us
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Schedule a
demo today.