

MY HOME VALUE

Turn digital banking into your home lending advantage

Give homeowners a reason to stay in your app and convert engagement into funded loans.



Drive daily app usage with home owner insights



Generate more loan interest automatically



Provide property data on every account holder

The average homeowner has \$193K+ in household equity—and they're checking it on third-party sites.¹ Meanwhile, your loan officers have no visibility into who's ready to borrow, and consumers are taking their next home loan somewhere else.

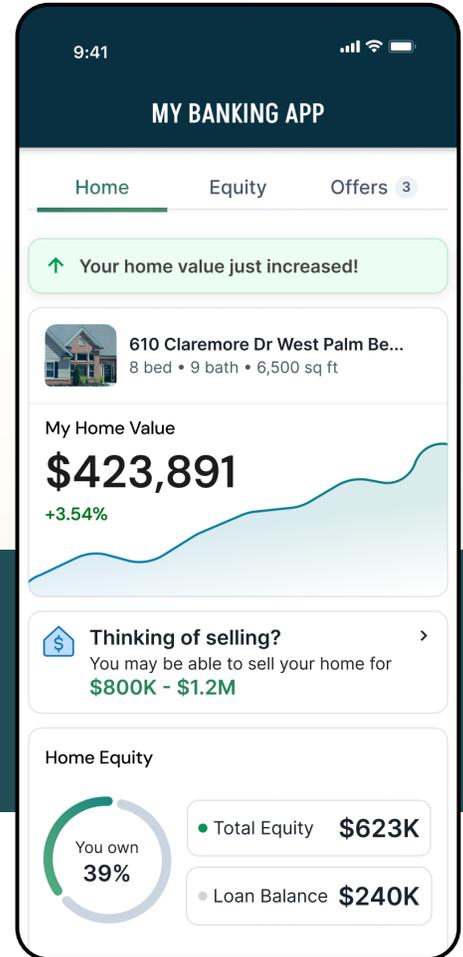
Embed My Home Value into your digital experience and access a built-in engagement and ROI engine:

60-70% open rates
on monthly updates²

Users 4x more likely
to fund a loan when My Home Value is available²

1 in 500 enrolled users
fund a loan monthly²

Pre-qualified audiences
ready for loan officer and marketing outreach



Real Impact: Mid-Size Credit Union Client (First 12 Months)²

- ✓ \$250M in funded loan volume attributed to platform
- ✓ 33% of enrolled users clicked loan offers
- ✓ ROI verified within 5% when cross-referenced with LOS data

Get started today.

Make your app a daily destination for homeowners. Contact us at sales@array.com

¹ Home Equity Data and Statistics: Why They Matter to Homeowners, AOL, Mar 2024
² Based on Array data, 2025

Key Features



Monthly Email

Built-in engagement

Deliver personalized, real-time property insights every month – all in your branding.

Actionable home insights

Insights include home value tracking, equity analysis and tailored loan offers.



Smart Lead Segmentation

Surface the right prospects

Identify engaged homeowners by equity amount, LTV, borrowing power, property type, credit score.

Operationalize high intent leads

Export qualified lists and enable loan officers to prioritize high-value opportunities.



Targeted Offer Conversion

Offers triggered by intent

In-app HELOC, home equity, and refi offers delivered when consumers are actively checking their home value.

Aligned to borrower intent

Goal-oriented messaging (home improvement, debt consolidation, cash-out refi)

Full funnel visibility

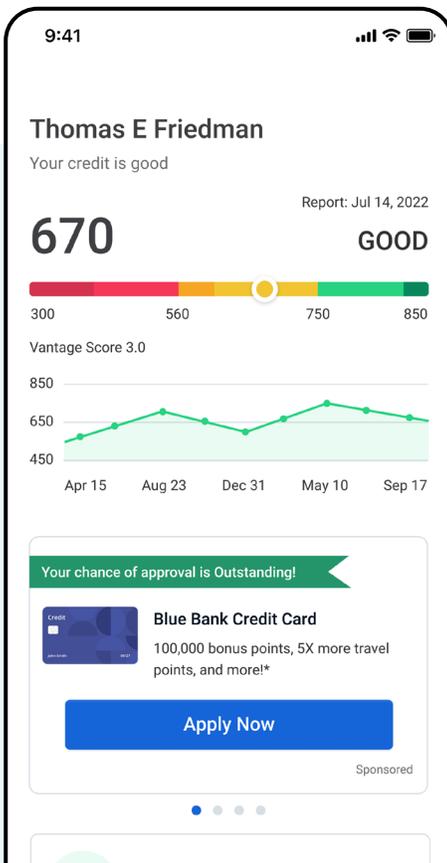
Full funnel tracking from offer view to funded loan.

Why institutions are choosing My Home Value

- ✓ 99.9% coverage of U.S. homes with real-time equity calculations and 400+ property attributes³
- ✓ Industry-standard AVMs from Cotality - the same quality data used for underwriting
- ✓ Permissionless data - requires only name and address to deliver instant home value insights

“ We got 75 more mortgage applications in the first 3 weeks. [Array]⁴ is bringing new loans to the credit union.”

Kassandra Martin, VP Digital
Direct Federal Credit Union



Better Together: Combine My Home Value with My Credit Manager

Credit score + available equity = a more comprehensive borrower profile.

Loan officers can call with confidence: "I know you qualify"

My Home Value

Turns your app into a homeowner engagement platform—giving consumers home value tracking, equity insights, and personalized loan offers all in one place.

My Credit Manager

Give your users access to credit scores, reports, monitoring, alerts and much more – directly within your platform.

³ Cotality; ⁴ Chimney was acquired by Array in 2026