

Auto Attribute Guide

Revised on 12/17/07

Caption	Field type	Output Field	Description
Baseline Selects			
Select one per household	Checkbox	n/a	Check this box to include only one name per household. This will filter the data resulting in no more than one record per household address.
Phone options	Radio	n/a	Check this box to include only records where a phone number is available.
Require Hispanic surname	Check Box	n/a	Check this box to include only records with a Hispanic indicator.
Require Social Security Number	Checkbox	n/a	Check this box to include only records where a social security number is available.
Exclude Tab only			
Exclude P.O. Box addresses	Checkbox	n/a	Check this box to exclude any records where a P.O. Box is available.
Exclude Apartment addresses	Checkbox	n/a	Check this box to exclude any records where apartment numbers are present. Since this is a mortgage database, this is excluding condos and similar properties.
Exclude AKA flag	Checkbox	n/a	Check this box to excludue records where an alias is available.

Baseline Selects			
FICO or FICO AUTO Range	Range	FICO/ FICO AUTO	Use this field to select all homeowners within a specific FICO score range. The drop down allows FICO or FICO AUTO to be selected. FICO AUTO is similar to FICO except it is heavily based on auto trades.
Minimum credit indicator*	Checkbox	n/a	Check this box to filter consumers with FICO scores 580 and below with additional credit filters. The purpose is to reduce the potential of large variances in a consumers' credit score from the time of prescreen to the time of application.
*Score migration protection:	Checkbox	n/a	Check this box to eliminate consumers whose downward risk trend may move them outside of the acceptable credit range selected.

Derogatory Indicators			
# Repossessions	Free Form	AUTO17	Use this field to select the number of repossessions desired. Acceptable range is 0 to 99.
*Months Since Most Recent Repossession	Range	AUTO20	Use this field to select the age of the repossession. 0 indicates no repossessions. Unit of measure is months. Acceptable range is 0 to 999.
# Bankruptcies	Free Form	PR01	Use this field to select the number of bankruptcies desired. Includes all bankruptcy types and all bankruptcy statuses. Acceptable range is 0 to 999.
Months since most recent discharged bankruptcy	Range	PR27 (all) PR35(Chapter 7) PR39(Chapter 13)	Use this field to select the number of discharged bankruptcies, includes all bankruptcy types. 0 indicates no bankruptcies. Unit of measure is months. A cceptable range is 0 to 999.
Months since most recent bankruptcy	Range	PR26 (all) PR36(Chapter 7) PR40(Chapter 13)	Use this field to select the age of the bankruptcy; this includes all bankruptcy types and bankruptcy statuses. 0 i ndicates no bankruptcies. Unit of measure is months. A cceptable range is 0 to 999.

Link # bankruptcies and # repossessions	Checkbox	n/a	Use this field if the values for number of bankruptcies and number of repossessions are selected, then check this box to ensure both values will be read as an "or" statement versus an "and" statement.
# trades currently delinquent at 30+ DPD	Free Form	CDEROG05	Use this field to select the number of open trade lines currently reported as 30+ DPD (days past due). Acceptable range is 0 to 9.
# of trades historically delinquent at 30+ DPD	Free Form	HDEROG05	Use this field to select the number of open or closed trade lines reported as 30+ DPD (days past due). Acceptable range is 0 to 9.
# of trades 90+ DPD within the last 12 months	Free Form	HDEROG12	Use this field to select the number of open or closed trade lines that have been reported as 90+ DPD (days past due) within the last 12 months. Acceptable range is 0 to 9.
# past due child support trades	Free Form	CDEROG08	Use this field to select the number of child support payments past due. Acceptable range is 0 to 9.
# of debt counseling trades	Free Form	HDEROG38	Use this field to select the number of debt counseling trade lines on a consumer report. Acceptable range is 0 to 9.

Vehicle Trades			
Months Remaining on vehicle trades	Free Form	AUTO25 and/or LEASE17	Use this field to select the number of months remaining on an auto loan or auto lease. The selections available are auto loan, auto lease, and auto loan or lease. Unit of measure is months. Acceptable range is 0 to 99.
Balance to credit ratio on trades	Free Form	AUTO18 and/or LEASE22	This value is the opposite of paid-through. For example, if you are looking for records that are 60% paid through on a loan, you would select auto loan, less than or equal to 40. The selections available are auto loan, auto lease, and auto loan or lease.
Link months remaining and balance to credit ratio	Checkbox	n/a	Use this field if the values for months remaining on vehicle trade and balance to credit ratio are selected, then check this box to ensure both values will be read as an "or" statement versus an "and" statement.
# of open vehicle trades	Free Form	AUTO03 and/or LEASE03	Use this field to select the number of open vehicle trades. The selections available are auto loan, auto lease, and auto loan or lease. Acceptable range is 0 to 9.
Link number of open trades and balance to credit ratio	Checkbox	n/a	Use this field if the values for number of open trades and balance to credit ratio are selected, then check this box to ensure both values will be read as an "or" statement versus an "and" statement.
#of vehicle trades	Free Form	AUTO01 and/or LEASE01	Use this field to select the number of open or closed vehicle trades. The selections available are auto loan, auto lease, and auto loan or lease. A cceptable range is 0 to 9.
Age of most recent vehicle trades	Free Form	AUTO13 and/or LEASE13	Use this field to select the age of the most recent open vehicle trades. A value of 0 indicates no auto loans or leases. The selections available are auto loan, auto lease, auto loan or lease. Unit of measure is months. Acceptable range is 0 to 999.
High balance of vehicle trade	Free Form	AUTO10 and/or LEASE10	Use this field to determine the single highest balance on an open or closed vehicle trade. A value of 0 indicates no auto loans or leases. The selections available are auto loan, auto lease, auto loan or lease. Acceptable dollar range is \$0 to \$99,999.
Monthly payment on most recent vehicle trade	Free Form	AUTO21 and/or LEASE18	Use this field to select the monthly payment on the most recent open vehicle trade. The selections available are auto loan, auto lease, auto loan or lease. Acceptable dollar range is \$0 and \$99,999.
Auto loan – monthly	Select Box	AUTO16	Use this field to select the monthly payment of the oldest open

payment amount on oldest tradeline			auto trade. The user must select from the predefined dollar range from \$0-600+. See Appendix for output descriptions.
Age of most recent auto inquiry*	Range	MNT44	Use this field to select the age of the most recent auto inquiry. Unit of measure is months. Acceptable range is 0 to 999.
Auto loan - Aggregate credit for open trades*	Range	AUTO09	Use this field to select the aggregate credit amount of all open auto trades. Acceptable dollar range is \$0 to \$99,999.

Demographics

Income Ranges	Select Box	INCOME	Use this field to select the desired income range. Hold down CTRL key while making selections if multiple ranges are desired. See Appendix for output descriptions.
Age	Range	AGE	Use this field to select the age range. Unit of measure is years and range from 18 to 99.
Month of birth	Select Box	DOB	Use this field to select the desired month of birth. Hold down CTRL key while making selections, if multiple months are desired. This field is not outputted by itself, but as part of the date of birth for the record.
Gender*	Select Box	GENDER	Use this field to select records based on gender. See Appendix for output descriptions.
Presence of children*	Checkbox	PRESCHILD	Place a check mark here to determine if children are present
Head of household indicator*	Checkbox	HHIND	Check this box to include the individual who is Head of Household
Number of children*	Range	CHILDREN_REC	Use this field to select records based on the number of children.
Marital status*	Select Box	MARITALSTAT	Use this field to select the marital status. Statuses include Single, Married, and Unknown. See Appendix for output descriptions.

General Credit Attributes

# of open mortgages	Range	MTG03	Use this field to select the number of open mortgages. Acceptable range is 0 to 9.
Highest credit amount	Range	ALL22	Use this field to select the highest credit amount. Acceptable dollar range is \$0 to \$99,999.
Highest credit amount for trades paid satisfactorily within 12 months	Range	ALL39	Use this field to select the highest credit amount paid on time within the past 12 months. Acceptable dollar range is \$0 and \$99,999.
Age of oldest trade	Free Form	ALL24	Use this field to select the age of the oldest trade. Unit of measure is months. Acceptable range is 0 to 999.
*Student loan - # of open trades	Range	ED02	Use this field to select the number of open student loans. Acceptable range is 0 to 99.
*Ratio of satisfactory to open trades	Range	ALL90	Use this attribute to determine the ratio of satisfactory to open trades. A satisfactory trade is one that has never been delinquent. Acceptable range is 0 to 100.

Appendix – Output Values

INCOME - Income Ranges

Output	Income Range
A	\$1000 - \$14,999
B	\$15,000 - \$24,999
C	\$25,000 - \$34,999
D	\$35,000 - \$49,999
E	\$50,000 - \$74,999
F	\$75,000 - \$99,999
G	\$100,000 - \$124,999
H	\$125,000 - \$149,999
I	\$150,000 - \$174,999
J	\$175,000 - \$199,999
K	\$200,000 - \$249,999
L	\$250,000 +
U/Blank	Unknown Income Range

AUTO16 – Auto Loan: Monthly Payment on Oldest Tradeline

Output	Description
0	No Auto Loan Trade
1	Open with monthly payment amount less than \$200
2	Open with monthly payment amount \$200 - \$249
3	Open with monthly payment amount \$250 - \$299
4	Open with monthly payment amount \$300 - \$349
5	Open with monthly payment amount \$350 - \$399
6	Open with monthly payment amount \$400 - \$549
7	Open with monthly payment amount \$450 - \$499
8	Open with monthly payment amount \$500 - \$599
9	Open with monthly payment amount greater than or equal to \$600
A	Open with no monthly payment given and unknown terms or unknown credit amount
B	Closed Account

MARITALSTAT – Marital Status

Output	Description
1	Extremely Likely Single
2	Likely Single
3	Extremely Likely Married
4	Likely Married
0	Other/Unknown

GENDER

Output	Income Range
1	Male
2	Female
0	Unknown