

Daily Triggers Attribute Guide

Revised on 11/9/06

Caption	Field type	Output Field	Description
Triggers			
Trigger Type	Checkbox	AUTO_TRIGGER_FLAG or MTG_TRIGGER_FLAG	Check the box of the trigger type, either Auto or Mortgage.
Trigger Days	Select Box	TRIGGER_DATE	Use this field to select the days from which the trigger information is pulled from.

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.
Length of residence	Range	LOR	Use this field to select all Homeowners with occupancy in the residence within a range specified. The value is in years.
Require Phone Number	Checkbox	n/a	Check this box to include only records where a phone number is available.
Display phone number:	Select Box	PHONE	Check this box to retrieve records with and without phone numbers. This is also referred to as retrieving a count "where phones are available."
Phone confidence level	Select Box	n/a	Use this field to select the phone confidence levels. The lower the grade, the less confidence in the phone number.
Require Hispanic Surname	Checkbox	n/a	Check this box to include only records with a Hispanic indicator. The Hispanic indicator is determined by the last name only (Ex: Martinez, Lopez)

Credit			
FICO Range	Range	FICO or FICOAUTO	Use this field to select all homeowners within a specific FICO score range. The drop down allows FICO or FICOAUTO to be selected. FICOAUTO is similar to FICO except it is heavily based on auto trades. See Appendix for output descriptions
Revolving debt balance	Range	REV16	Use this field to select revolving debt. Revolving debt includes credit cards, lines of credit and any other loans with revolving terms. Represents current total balance.

Derogatory			
# repossessions	Free Form	AUTO17	Use this field to select only records with the specified amount of repossessions.
# bankruptcies	Free Form	PR01	Use this field to select only records with the specified amount of bankruptcies.

Mortgage/Property			
Mortgage balance	Range	MTG10	Use this field to select all homeowners with a current first mortgage balance within the range selected. Please note this selection only looks at the single highest open mortgage balance - if there is more than one mortgage trade, the highest balance trade will be selected. Acceptable dollar range is \$0 to \$999,999,999.
Age of most recent trade	Range	MTG13	Use this field to select only records with a recent trade within the specified time range. The value is in months.

Estimated loan to value	Select Box	LTV	Use this field to select all homeowners with an estimated loan to value within the range specified. The unit of measure is percentage.
Estimated market value	Select Box	MKTVAL	Use this field to select the market value of a home within the range specified.
Require mortgage lender name	Checkbox	MTG_LENDERNAME	Check this box to include only records where the mortgage lender name is known.
Require home equity lender name	Checkbox	HE_LENDERNAME	Check this box to include only records where the home equity lender name is known.
Ghost mortgage flag	Checkbox	n/a	Check this box to include only records where there is a ghost mortgage.
Dwelling Type	Select Box	dwell_type	Use this field to select all homeowners with a specific dwelling type. Remember, use the "CTRL" key to select or remove multiple values. See Appendix for output descriptions.

Appendix A – Additional Output Attributes

Other Output Attributes		
Caption	Output Field	Description
#of vehicle trades	AUTO01	Select this output option to include the number of open or closed vehicle trades
# of open vehicle trades	AUTO03	Select this output option to include the number of open vehicle trades
High balance of vehicle trade	AUTO10	Select this output option to include the single highest balance on an open or closed vehicle trade
Auto - Age of most recent auto trade	AUTO13	Select this output option to include the age of the most recent auto trade
Carrier Route	CRRT	Select this output option to include the carrier route
Delivery Point Code	DPCD	Select this output option to include the delivery point code
Home Equity - Aggregate balance of home equity trades	EQUITY08	Select this output option to include the aggregate balance of home equity trades
Home Equity - Aggregate monthly payment of home equity trades	EQUITY14	Select this output option to include the aggregate monthly payment of home equity trades
Mortgage – Number of open status trades	MTG03	Select this output option to include the number of open status mortgage trades for each record
Mortgage – aggregate balance for open trades	MTG08	Select this output option to include the current first mortgage balance
Mortgage - Aggregate monthly payment of mortgage trades	MTG14	Select this output option to include the aggregate monthly payment of mortgage trades
Mortgage - 30+ dpd occurrences within 12 months	MTG19	Select this output option to include the number of mortgage trades 30+ DPD (days past due) within 12 months
Mortgage - 60+ dpd occurrences within 12 months	MTG22	Select this output option to include the number of mortgage trades 60+ DPD (days past due) within 12 months
Mortgage - 90+ dpd occurrences within 12 months	MTG25	Select this output option to include the number of mortgage trades 90+ DPD (days past due) within 12 months
Mortgage – worst status of currently open trades	MTG40	Select this output option to include the mortgage delinquency status. This measures both current month delinquency and past month delinquency. This means if the homeowner currently or previously had a delinquent status on their mortgage trade, they would be indicated in this section. See Appendix for output descriptions.

Mortgage - worst current status on open trades	MTG42	Select this output option to include the worst current mortgage delinquency status. See Appendix for output descriptions.
Public record – most recent bankruptcy	PR26	Select this output option to include bankruptcy statuses of: petitioned, dismissed and discharged. Unit of measure is months and includes both chapter 7 and chapter 13.
Age of most recent discharged bankruptcy	PR27	Select this output option to include the age of the most recent discharged bankruptcy
Revolving- # of satisfactory trades	REV03	Select this output option to include the revolving trades paid satisfactory, i.e. on time and current.
Revolving - Monthly payment of revolving trades	REV24	Select this output option to include the monthly payment of all revolving trades

Appendix B – Output Values

FICO - Fair, Isaac Risk Score

Score	Description
200-900	Usual FICO and FICO AUTO scores
996	The profile report contains one or more tradelines having a deceased status.
997	The profile report does not contain any tradelines which satisfies both of the following: Status date within the last six months or a balance within the last six months if the status is not '11', and does not contain disputed information.
998	The profile report does not contain any tradelines which have been open for at least six months
999	The credit profile contains more than 100 tradelines, inquiries, and public records.
9000	The credit profile contains more than 100 tradelines, inquiries, and public records.
9001	The profile report contains one or more tradelines having a deceased status.
9002	The profile report does not contain any tradelines which satisfies both of the following: Status date within the last six months or a balance within the last six months if the status is not '11', and does not contain disputed information.
9003	The profile report does not contain any tradelines which have been open for at least six months

dwel_type - Dwelling Type

Output	Description
S	Single Family Home
M	Multi Family
A	Apartment
R	Rural Route
P	P.O. Box
U	Unknown Dwelling Type

MTG40, MTG42 - Mortgage – Status of Open Trades Codes

Output	Description
0	Not rated
1	Current

2	Current, but was delinquent
30	30 days late, 1-3 times
34	34 days late, 4+ times
60	60 days late
90	90 days late
120	120 days late
150	150 days late
180	180 days late
400	Derogatory