

Equifax Mortgage Attribute Guide

Revised on 02/11/2009

Bankruptcies (Credit)			
Most Recent Bankruptcy Date	Credit.MostRecentBankruptcyDt	Range text box with operator	Filing date of most recent bankruptcy
Number of Bankruptcies	Credit.NumBankruptcies	Range text box with operator	Number of bankruptcies on the credit report.
Borrower Type			
Extended FinCo	First_Mortgage.ExtendedFinCo	Radio	Borrower has had one or more Subprime loans at this property.
FHA Prospects	First_Mortgage.FHAProspects	Radio	Homeowners who qualify for an FHA loan based upon County Limits and Equity position.
FinCo First Mortgage	First_Mortgage.FinCo	Radio	Likely Subprime or AltA borrowers based on proprietary Subprime model.
Lender Select First Mortgage	First_Mortgage.LenderSelect	Radio	Likely Subprime borrower based on proprietary model.
Lenders In Trouble	First_Mortgage.SpecialLender	Radio	Current Lender is out of business. filed bankruptcy or struggling financially.
Subprime Base Indicator	First_Mortgage.Subprime	Radio	Indicator for Subprime Base product.
Dollar Amount Under FHA Cap	Prod_DevFlags.Amount_UnderCap	Range text box with operator	The dollar amount of the FHA County Limit minus the first mortgage plus the second mortgage (if prese. Enter 0 to buffer amount and click 'Exclude'
Reverse Mortgage	Prod_DevFlags.Reverse_Suppress	Radio	Records where the current loan is likely a reverse mortgage.
Reverse Mortgage Refinance Prospects	Prod_DevFlags.Reverse_Target	Multi select box	Records that are likely to hold a current reverse mortgage.
FinCo (Second Mortgage)	Second_Mortgage.FinCo	Radio	Likely Subprime or AltA borrowers based on proprietary Subprime model.
LenderSelect (Second Mortgage)	Second_Mortgage.LenderSelect	Radio	Likely Subprime borrower based on proprietary model.
Credit General			
Beacon Score	Credit.BeaconScore	Range text box with operator	Beacon Score 5.0.
FHA Prospect (Credit)	Credit.FHAProspect	Radio	Homeowners who qualify for an FHA loan based upon County Limits and Equity position.
Number of Open Trades	Credit.NumOpenTradelines	Range text box with operator	Number of tradelines with an account status of open or active.

FHA Mortgage Balance	Prod_DevFlags.FHAMtgBal	Range text box with operator	FHA Mortgage Balance as identified by the credit file
FHA Mortgage Present (Credit)	Prod_DevFlags.FHAMtgBal	Existence indicator	A FHA Mortgage is identified by the credit file
FHA Mortgage Date	Prod_DevFlags.FHAMtgDt	Range text box with operator	FHA Mortgage Date as identified from the credit file
VA Mortgage Balance	Prod_DevFlags.VAMtgBal	Range text box with operator	VA Mortgage Balance as identified by the credit file
VA Mortgage Present (Credit)	Prod_DevFlags.VAMtgBal	Existence indicator	VA Mortgage is identified by the credit file
VA Mortgage Date	Prod_DevFlags.VAMtgDate	Range text box with operator	VA Mortgage Date as identified from the credit file
Debt			
Combined Debt	Combined Debt	Aggregate range text box with operator	The combined amount of all debt types - Bank Card, Revolving, Installment, Auto and HELOC.
Auto Debt	Credit.AutoDebt	Range text box with operator	Aggregate balance of all Auto trades.
Bank Card Debt	Credit.BankCardDebt	Range text box with operator	Aggregate balance of all bankcard trades.
Percent Util (Dif 30 Days)	Credit.DiffPercentUtilization	Range text box with operator	Difference between last month Percent Utilization and current month Percent Utilization in dollars.
HELOC Debt	Credit.HomeEquityDebt	Range text box with operator	Aggregate balance of all HELOC trades.
Installment Debt	Credit.InstallmentDebt	Range text box with operator	Aggregated balance of installment trades excluding mortgage and auto trades.
Percent Utilization of Revolving Debt	Credit.PercentUtilization	Range text box with operator	Aggregate balance of all revolving trades divided by aggregate high credit limit of all revolving trades as a percentage.
Retail Debt	Credit.RevDebt	Range text box with operator	Aggregate balance of all revolving trade excluding bankcard and home equity line of credit trades.
Equity and Valuation			
Estimated Current Value	AVM.HomeVal	Range text box with operator	Current Value of Property
Estimated Loan to Value	AVM.Ltv	Range text box with operator	Ratio of mortgage balance to the value of the property
LTV (Credit)	Credit.CreditLTV	Range text box with operator	Loan to value ration determined by dividing the combined mortgage balances from credit by the current home value.
First Mortgage Details			
First Mortgage Interest Rate	First_Mortgage.MtgRate	Range text box with operator	Starting Interest Rate of the First Mortgage

Combined Mortgage Amount	Combined Mortgage Amount	Aggregate range text box with operator	Combined amount of first mortgage and second mortgage.
First Mortgage Indicator	First_Mortgage.HHid	Existence indicator	Indicates the presence of a first mortgage.
Month of Mortgage Date	First_Mortgage.MonthMtgDt	Multi select box	The month of the mortgage was originated.
First Mortgage Amount	First_Mortgage.MtgAmt	Range text box with operator	Original amount in dollars of current first mortgage. Information determined through an analysis of public records.
First Mortgage Date	First_Mortgage.MtgDt	Range text box with operator	Origination Date of current first mortgage. Information determined through an analysis of public records.
First Mortgage Loan Type	First_Mortgage.MtgType	Multi select box	Indicates the First Mortgage Loan Type. Information determined through an analysis of public records.
First Mortgage Rate Type	First_Mortgage.RateType	Multi select box	Indicates the First Mortgage type of interest rate terms. Information determined through an analysis of public records.
First Mortgage Variation Lender ID	First_Mortgage.VariationLenderId	Multi select box with free text search	The ID associated with a non standardized lender name. Used for suppression or targeting purposes.
Lender Name Present	First_Mortgage.VariationLenderId	Existence indicator	Indicates the presence of a lender name.
Year of Mortgage Date	First_Mortgage.YearMtgDt	Multi select box	Year part of the first mortgage date.
Home Value Trends			
Zipcode Home Value Trend	Purchase_Trend.PropZip_Trend	Multi select box	The trend of home values in home values for the last 90 days compared to the same period last year.
Mortgage			
Combined Mortgage Balance	Combined Mortgage Balance	Aggregate range text box with operator	Combined balance of up to four most recent mortgage trades.
Combined Mortgage Terms	Combined Mortgage Terms	Aggregate range text box with operator	The combined amount of mortgage terms on the four most recent mortgage trades.
Fourth Most Recent Mortgage Balance	Credit.FourthMostRecentMtgBal	Range text box with operator	Balance in dollars of the forth most recent mortgage trade.
Open Amount of Most Recent Mortgage	Credit.MostRecentMtgAmt	Range text box with operator	Open amount of the most recent mortgage trade.
Most Recent Mortgage Balance	Credit.MostRecentMtgBal	Range text box with operator	Balance in dollars of the most recent mortgage trade.
Open Date of Most Recent Mortgage	Credit.MostRecentMtgDt	Range text box with operator	Open date of the most recent mortgage trade.
Negative Amortization Indicator	Credit.NegativeAmortInd	Radio	Indicates if the record contains a negatively amortizing loan.
Second Most Recent Mortgage Balance	Credit.SecondMostRecentMtgBal	Range text box with operator	Balance in dollars of the second most recent mortgage trade.

Third Most Recent Mortgage Balance	Credit.ThirdMostRecentMtgBal	Range text box with operator	Balance in dollars of the third most recent mortgage trade.
Mortgage Lates			
Number 30 Day Lates Last 12 Months	Credit.Num30dLateLast12m	Range text box with operator	Number 30 Day Lates Last 12 Months
Number 60 Day Lates Last 12 Months	Credit.Num60dLateLast12m	Range text box with operator	Number 60 Day Lates Last 12 Months
Number 90 Day Lates Last 12 Months	Credit.Num90dLateLast12m	Range text box with operator	Number 90 Day Lates Last 12 Months
Number of New 30 Day Lates Last 30 Days	Credit.Diff30DayLate	Range text box with operator	Number of new late payments determined by subtracting previous month 30 day late total from current month 30 day late payment total.
Number of New 60 Day Lates Last 30 Days	Credit.Diff60DayLate	Range text box with operator	Number of new late payments determined by subtracting previous month 60 day late total from current month 60 day late payment total.
Number of New 90 Day Lates Last 30 Days	Credit.Diff90DayLate	Range text box with operator	Number of new late payments determined by subtracting previous month 90 day late total from current month 90 day late payment total.
Number 30 Day Lates Last 12 Months	Credit.Num30dLateLast12m	Range text box with operator	Number 30 Day Lates Last 12 Months
Number 30 Day Lates Last 13 to 24 Months	Credit.Num30dLateLast24m	Range text box with operator	Number 30 Day Lates Last 13 to 24 Months
Number 60 Day Lates Last 12 Months	Credit.Num60dLateLast12m	Range text box with operator	Number 60 Day Lates Last 12 Months
Number 60 Day Lates Last 13 to 24 Months	Credit.Num60dLateLast24m	Range text box with operator	Number 60 Day Lates Last 13 to 24 Months
Number 90 Day Lates Last 12 Months	Credit.Num90dLateLast12m	Range text box with operator	Number 90 Day Lates Last 12 Months
Number of New Mortgage Lates	Number of New Mortgage Lates	Aggregate range text box with operator	Sum of 30, 60 and (or) 90 day lates in the last 30 days.
Total Number of Lates in the Last 12	Total Number of Lates in the Last 12	Aggregate range text box with operator	This field sums the number of 30, 60 and 90 day lates in the last 12 months
Owner Demographics			
Age	Demographic.Age	Range text box with operator	Age of the individual
Education	Demographic.Education	Multi select box	Highest level of education achieved by head of household.
Estimated Income	Demographic.EstIncome	Multi select box	Combined estimated income for the household calculated using a summarized census data enhanced with summarized credit information.
Gender	Demographic.Gender	Multi select box	Gender of head of household.

Hispanic Surname Indicator	Demographic.HispanicSurnameInd	Radio	Indicates the occupant's last name is deemed amongst the 300 hundred most popular hispanic surnames as determined by the US Census.
Length of Residence	Demographic.LengthResidence	Range text box with operator	Time in years the household has resided at the property.
Mail Responder	Demographic.MailResponder	Radio	Identifies households that have purchased via direct mail
Marital Status	Demographic.MaritalStatus	Multi select box	" Marital status based on the composition of the household. "Single" refers to an individual that has never married and not single because of divorce or spouse's death"
Probability of Presence of Child	Demographic.PresenceChildModel	Multi select box	Likelihood that a child under the age of 19 is present in the living unit
Presence of Credit Card	Demographic.PresenceCreditCard	Radio	Indicates if household has a credit card
Wealth Rating	Demographic.WealthRate	Multi select box	A decile rating of households by state based on a high-to-low distribution of median income by block groups
Phone			
Phone Indicator	M_search.AreaOwner	Existence indicator	Phone Indicator
Property General			
Dwelling Type	Property.DwellingType	Multi select box	The classification of the building based on public records information.
Number of Units	Property.NumUnits	Range text box with operator	Number of individual units which make up the house.
Property Type	Property.PropInd	Multi select box	Property Type
Unit Type Filter	Property.PropUnitType	Multi select box	"Secondary unit type to distinguishes between lots, suites, apartments, etc."
Purchase Price	Property.SaleAmt	Range text box with operator	Purchase price of the property
Purchase Date	Property.SaleDt	Range text box with operator	Purchase date of the property
Year Built	Property.YrBuilt	Range text box with operator	Year property was built.
Second Mortgage Details			
Second Mortgage Amount	Second_Mortgage.MtgAmt	Range text box with operator	Original amount in dollars of current second mortgage. Information determined through an analysis of public records.
Second Mortgage Date	Second_Mortgage.MtgDt	Range text box with operator	Origination Date of current second mortgage. Information determined through an analysis of public records.
Second Mortgage Loan Type	Second_Mortgage.MtgType	Multi select box	Indicates the Second Mortgage Loan Type. Information determined through an analysis of public records.
Second Mortgage Present	Second_Mortgage.PropId	Existence indicator	Indicates the presence of a second mortgage.

Second Mortgage Rate Type	Second_Mortgage.RateType	Multi select box	Indicates the Second Mortgage type of interest rate terms. Information determined through an analysis of public records.
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