

Mortgage Attribute Guide

Revised on 01/18/08

Caption	Field type	Output Field	Description
Baseline Selects			
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.
Require Hispanic surname	Checkbox	n/a	Check this box to include only records with a Hispanic surname. The Hispanic surname is determined by the last name only (e.g. Martinez, Lopez)
Phone options:	Radio box	n/a	Choose from "Phones where available", "100% phones" and "No phones".
Phone confidence level:	Select Box	PHONE_CODE	Use this field to select the phone confidence levels. The lower the grade, the less confidence in the phone number.
Require social security number	Checkbox	SSN4	Check this box to include only records where a SSN is available. Only a truncated SSN is available for output.
Exclude Only			
Exclude apartment address	Checkbox	n/a	Check this box to exclude records where apartment numbers are present. Since this is a mortgage database, this is excluding condos and similar properties.
Exclude P.O. box	Checkbox	n/a	Check this box to exclude records with a PO Box.

Demographic			
Length of residence	Range	LOR	Use this field to select all homeowners with occupancy in the residence within the range specified. Unit of measure is years. Acceptable range is 0 to 99.
Age	Range	AGE	Use this field to select the age. 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.
Income ranges	Range	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.

Credit- Bankruptcy Selections			
Public record – most recent bankruptcy	Select Box	PR26	Use this field to select all homeowners with bankruptcy statuses of: petitioned, dismissed and discharged. Unit of measure is months and includes Chapter 7 and Chapter 13.
Public record – most recent bankruptcy (discharged)	Select Box	PR27	Use this field to select all homeowners with discharged bankruptcies. Unit of measure is months and includes Chapter 7 and Chapter 13.
Public record – months since most recent chapter 7/13 bankruptcy	Select Box	PR35 (Chapter 7) and/or PR39 (Chapter 13)	Use this field to select all homeowners with bankruptcies which are in petitioned, dismissed or discharged status. Unit of measure is months.
Public record – months since most recent chapter 7/13 discharged bankruptcy	Select Box	PR36 (Chapter 7) and/or PR40 (Chapter 13)	Use this field to select all homeowners with discharged bankruptcies. Unit of measure is months.

Credit – Scores			
FICO	Select Box	FICO	Use this field to select all homeowners within a specific FICO score range. Remember, use the "CTRL" key to select or remove multiple values. See Appendix for output descriptions.
*National Equivalency Score	Range	FICO_NES	Use this field to select records where the NES is within the specified range. NES is similar to the FICO score but it is scored by the bureaus. It is not associated with Fair Isaac. Acceptable range is 0 to 999.
*Minimum Credit Indicator	Checkbox	MIN_CRED_FLAG	Check this box to force consumers with FICO scores 580 and below to pass additional credit filters. The purpose is to reduce the potential of large variances in a consumer's credit score from time of prescreen to time of application. Contact your MarketerNet sales representative for more information.

Credit – General			
All trades – Aggregate balance excluding mortgage home equity;	Select Box	ALL34 and/or *ALL34_ROUND (rounded)	Use this field to select balance of all trades excluding mortgage and home equity trades. This refers to consumer debt including student loan, auto loan, revolving credit and other installment debt. Represents current total balance.
Link aggregate balance excluding mortgage home equity; including aggregate revolving balance:	Checkbox	n/a	Use this field if the values for "All trades - Aggregate balance excluding mortgage and home equity" and "Revolving - Aggregate balance for open trades" are selected. By checking this box it will be read as an "or" statement versus an "and" statement. Note that revolving debt is included in the all trades debt field.
Revolving - aggregate balance for open trades:	Select Box	REV16 and/or *REV16_ROUND (rounded)	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.
All trades – Aggregate balance excluding mortgage, home equity and auto	Select Box	*CUSTOM01 and/or *CUSTOM01_ROUND (rounded)	Use this field to select balance of all trades excluding mortgage, home equity and auto trades. This refers to consumer debt including student loans, revolving and installment debts. Represents current total balance.
Link aggregate balance for open trades and aggregate balance excluding mortgage, home equity and auto:	Checkbox	n/a	Use this field if the values for "All trades - Aggregate balance excluding mortgage, home equity and auto" and "Revolving - Aggregate balance for open trades" are selected. By checking this box it will be read as an "or" statement versus an "and" statement. Note that revolving debt is included in the all trades debt field.
Revolving aggregate balance to credit ratio	Select Box	REV18	Use this field to select the balance to credit ratio for revolving trades. Example: \$2,000 in debt on a credit card with a limit of \$10,000 would be a balance to credit ratio of 2000/10000 = .20 which is converted to 20.
Revolving- # of satisfactory trades:	Free Form	REV03	Use this field to select all homeowners with revolving trades paid satisfactory, i.e. on time and current.
Historical derogatory items - # of trades 30 DPD ever	Range	HDEROG20	Use this field to select all homeowners with a historical (meaning ever reported on the consumer's credit report) number of trades ever 30 DPD (days past due). Acceptable range is 0 to 999.
All trades- # of trades opened within 6 months	Range	ALL14	Use this field to select the number of trades opened within the last 6 months
All trades- # of trades opened within 12 months	Range	ALL15	Use this field to select the number of trades opened within the last 12 months
All trades- # of trades opened within 24 months	Range	ALL16	Use this field to select the number of trades opened within the last 24 months

Credit – Mortgage/Real Estate			
Mortgage – aggregate balance for open trades	Select Box	MTG08	Use this field to select all homeowners with a current first mortgage balance within the range selected. Please note this selection may include more than one open first mortgage.
Mortgage – highest balance	Select Box	MTG10 and/or *MTG10_ROUND (estimate)	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 first mortgage trade, the trade with the highest balance will be used.
Presence of lender name – mortgage	Checkbox	n/a	Check this box to only include records where the lender name of the primary mortgage is present on all records.
Home equity – aggregate balances for open trades	Select Box	EQUITY08 and/or *EQUITY08_ROUND	Use this field to select all homeowners with home equity/second mortgage/home improvement loans. Examples are home equity loans and lines of credit.
Presence of lender name – home equity	Checkbox	n/a	Check this box to only include records where a lender name of the home equity is present on all records.
Mortgage – age of most recent trade	Select Box	MTG13 and/or *MTG13_FILL (estimated)	Use this field to select the homeowner’s most recent mortgage trade. For example, to exclude any activity within the last 12 months, select values including 13-18 and higher. Unit of measure is months.
Mortgage – highest balance of VA	Select Box	MTG31 and/or *MTG31_ROUND (rounded) and/or *MTG31_FILL (estimated)	Use this field to select all homeowners with a current VA mortgage balance within the range selected.
Mortgage – highest balance of FHA mortgage	Select Box	MTG33 and/or *MTG33_ROUND (rounded) and/or *MTG33_FILL (estimated)	Use this field to select all homeowners with a current FHA mortgage balance within the range selected.
Mortgage – worst status of currently open trades	Select Box	MTG40	Use this field to select 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 found in the selected criteria. See Appendix for output descriptions.
Mortgage – current worst status of open trades	Select Box	MTG42	Use this field to select the current month mortgage delinquency status. See Appendix for output descriptions.
Mortgage – number of 30+ DPD trades in the last 12 months	Range	MTG19	Use this field to select the number of trade lines reported as 30+ DPD (days past due) within the last year.
Mortgage – number of 60+ DPD trades in the last 12 months	Range	MTG22	Use this field to select the number of trade lines reported as 60+ DPD (days past due) within the last year.
Mortgage – number of 90+ DPD trades in the last 12 months	Range	MTG25	Use this field to select the number of trade lines reported as 90+ DPD (days past due) within the last year.
Mortgage – age of most recent inquiry	Range	MTG35	Use this field to select the most recent mortgage inquiry. Terms are in months.
Mortgage below FHA limit flag	Checkbox	n/a	Check this box to filter mortgages below the FHA limit by county for a single family home
NegAm Flag	Checkbox	n/a	Check this box to identify people whose current mortgage amount is higher than their original amount
Lender name/Lender name – home equity	Text Search	LENDERNAME and/or LENDERNAME_HE	Use this field to target or exclude certain lender names from your search.

Property/Real Estate			
Dwelling type	Select Box	DWEL_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.
Loan Amount	Range	LOAN_AMT1 and/or *LOAN_AMT1_EST (estimate)	Use this field to select the loan amount of the 1st mortgage at the time of recording within the range specified. Acceptable range is \$0 - \$99,999,999
Loan Rate Type – 1 st mortgage	Select Box	RATE_TYPE1	Use this field to select all homeowners with a specific loan rate type associated with the first mortgage.
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 LTV includes any home equity trades.
Estimated market value	Range	MKTVAL	Use this field to select the market value of a home within the range specified. Acceptable range is \$0 - \$99,999,999
Home purchase price	Range	PURCHAMT	Use this field to select the purchase price of the property at the time of sale within the range specified. Acceptable range is \$0 - \$99,999,999
Home purchase date	Range	PURCHDT	Use this field to select the original home purchase date. For example, to select properties purchased after January 1, 2005, select or enter the value in the 'From' box and leave the 'To' box blank.

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Appendix A – Additional Output Attributes

Other Output Attributes		
Caption	Output Field	Description
*All trades – Aggregate balance to credit ratio for open status trades	ALL20	Select this output option to include the aggregate balance to credit ratio for open status trades.
*All trades – Age of oldest trade	ALL24	Select this output option to include the age of the oldest available trade.
*All trades – Average age of trades	ALL27	Select this output option to include the average age of all trades.
*All types – Number of trades opened within 24 months	ALL31	Select this output option to include the number of trades opened within 24 months.
*Available Home Equity Amount	AVAILHE	Select this output option to include the available home equity amount.
*Currently derogatory items - # of trades 30 DPD	CDEROG01	Select this output option to include the number of trades that are currently 30 DPD (days past due)
*Currently derogatory items - # of trades 60 DPD	CDEROG02	Select this output option to include the number of trades that are currently 60 DPD (days past due)
*Currently derogatory - items - # of trades 30 + DPD	CDEROG05	Select this output option to include the number of trades that are currently 30 + DPD (days past due)
*Home Equity - Highest Balance Amount	EQUITY10	Select this output option to include the highest balance amount on home equity loans.
*Home Equity – Age of most recent trade	EQUITY13 *EQUITY13_FILL (estimated)	Select this output option to include the age of the most recent home equity loan.
*Aggregate monthly payment for balances greater than 0	MTG14 and/or MTG14_ROUND and/or (mortgage) EQUITY14 and/or EQUITY14_ROUND (home equity) and/or REV24 and/or REV24_ROUND (revolving)	Select this output option to include the aggregate monthly payment for records with trades that have a balance greater than zero.
*Historical derogatory items – all trades 60 DPD within 6 months	HDEROG06	Select this output option to include the number of trades that have 60 DPD (days past due) within six months.
*Household derogatory code	HDEROG	Select this output option to include the household derogatory. See Appendix for output codes.
*Number of Inquiries in last 6 months	INQ01	Select this output option to include the number of inquiries within the last 6 months
*Mortgage – Number of open status trades	MTG03	Select this output option to include the number of open status mortgage trades.
*Mortgage – Highest credit amount	MTG11 and/or MTG11_FILL (estimated)	Select this output option to include the highest credit amount for open mortgages.
*Public Record: Number of bankruptcies	PR01 (total) PR02 (within 12 months)	Select this output option to include the number of bankruptcies.
*Public Record: Number of foreclosures within 24 months	PR24	Select this output option to include the number of foreclosures within the last 24 months.
*Revolving – Age of	REV23	Select this output option to include the age of the most recent revolving

most recent trade		trade.
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Appendix B – Output Values

INCOME - Income Ranges

Output	Income Range
1	\$1,000 - \$14,999
2	\$15,000 - \$24,999
3	\$25,000 - \$34,999
4	\$35,000 - \$49,999
5	\$50,000 - \$74,999
6	\$75,000 - \$99,999
7	\$100,000 - \$124,999
8	\$125,000 - \$149,999
9	\$150,000 - \$174,999
10	\$175,000 - \$199,999
11	\$200,000 - \$249,999
12	\$250,000 +
Blank	Unknown Income Range

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.

DWEL_TYPE - Dwelling Type

Output	Description
1	Apartment
2	Multi Family
3	P.O. Box
4	Rural Route
5	Single Family Home
6	Unknown Dwelling Type

HDEROG - Household Derogatory Codes

Output	Description
L	Bankruptcies
G	Open judgments, liens, suits and wage assignments
F	Closed judgments, liens, suits and wage assignment
E	Major derogatory
D	Currently 60+ DPD (days past due)
C	120+ DPD (historically over all past/current trades)

B	60 or 90 DPD (historically over all past/current trades)
A	All not qualifying above

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