

Weekly Triggers Attribute Guide

Revised on 11/9/06

Caption	Field type	Output Field	Description
Triggers			
Trigger Type	Checkbox	DDT16 (auto) or DDT09 (mortgage)	Check the box of the trigger type, either Auto or Mortgage.
Trigger Week	Select Box	n/a	Use this field to select the week 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.
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			
Segment	Select Box	SEGMENT	Use this field to select the Experian segmentation code.
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 only records that have a certain range of revolving debt.
Exclude bankruptcies	Checkbox	n/a	Check this box to exclude records with any bankruptcies.
Exclude foreclosures	Checkbox	n/a	Check this box to exclude records with any foreclosures.
Days since most recent mortgage inquiry	Range	n/a	Use this field to select all records that have had a mortgage inquiry within the set range of days.
Days since most recent auto inquiry	Range	n/a	Use this field to select all records that have had an auto inquiry within the set range of days.

Property/ Real Estate			
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.
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 a ghost mortgage exists.

Auto			
High balance on vehicle trade	Range	AUTO10	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. Acceptable dollar range is \$0 to \$99,999.

Appendix A – Additional Output Attributes

Other Output Attributes		
Caption	Output Field	Description
Age of most recent discharged bankruptcy	PR27	Select this output option to include the age of the most recent discharged bankruptcy
Age of most recent foreclosure	AHD19	Select this output option to include the age of the most recent foreclosure
All trades - Aggregate balance excluding mortgage and home equity	ALL34	Select this output option to include the aggregate balance of all trades by the record, excluding mortgage and home equity trades
Auto - Age of most recent auto trade	AUTO13	Select this output option to include the age of the most recent auto trade
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
Home ownership flag	HOMEOWNRENT	Select this output option to include a flag to indicate home ownership. See Appendix for output descriptions.
Lease - Months remaining on oldest lease	LEASE17	Select this output option to include the number of months remaining on the oldest lease
Mortgage - Aggregate monthly payment of mortgage trades	MTG14	Select this output option to include the aggregate monthly payment of mortgage trades
Mortgage - Number of 30+ DPD in the last 3 months	MTG17	Select this output option to include the number of mortgage trades 30+ DPD (days past due) in the last 3 months.
Number of bankruptcies	PR01	Select this output option to include the number of bankruptcies
Number of mortgage trades currently 60+ DPD	ADI27	Select this output option to include the number of mortgage trades currently 60+ DPD (days past due)
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

HOMEOWNRENT - Home Ownership Codes

Output	Description
H	Homeowner
P	Probable homeowner
R	Renter
T	Probable Renter
Blank	Unknown