

# CREDIT DATA SELECTS

## EQUIFAX

### Equifax—Personal Credit

- Phone
- Score
- Masked SSN
- Minimum Credit
- Presence of Mortgage
- Length of Residence
- Single Trade High Credit
- Number of Trades Rated Satisfactory in the last 3 months
- Total Number of Trades
- Number of Trades Opened in the Last 24 Months
- Current Delinquencies
- Minor Derogs
- Major Derogs
- Total All Revolving Bankcards
- Aggregated Balance for Installment and Revolving Debt
- Aggregated Balance for all Open Trades
- Number of Trades with a Balance > 0
- Average Age of Trades
- Ratio of Paid Collections to Total Collections
- Ratio of 90 Days Past Due to Total Trades
- Discharge Bankruptcy Chapter 7
- Discharge Bankruptcy Chapter 11
- Hispanic Surname
- Income Ranges

### Equifax—Auto

#### *Loan Options*

- First Time Buyer
- Recent Closed Loan w/no Open Loan
- Percent Paid
- Age of Oldest Auto Loan
- Age of Most Recent Auto Loan
- Term of Auto Loan
- Loan Payment Amount
- Months Remaining
- Average Age of Auto Trades
- Auto Loan Payoff Amt

#### *Lease Options*

- Lease Expiration
- Auto Lease Payoff
- Age of Oldest Auto Lease
- Age of Most Recent Auto Lease
- Term of Auto Lease
- Lease Payment Amount

### Equifax — Mortgage

#### *Mortgage Options*

- Number of Mortgage Trades
- Number of Mortgage Trades w/a Finance Company
- Mortgage Type ( FHA, VA, Conventional)
- Mortgage Highest Balance
- Home Equity
- High Credit on Mortgage
- Most Recent Mortgage Number of Months
- Mortgage Monthly Payment Amount
- Aggregate Balance for Mortgage Trades
- Mortgage Past Due History
- Mortgage Current Past Due

#### *Specific Mortgages*

- Mortgage 1 Selects (Balance, High Credit, Equity Percent, Date Opened)
- Mortgage 2 Selects (Balance, High Credit, Equity Percent, Date Opened)

## **TRANSUNION & EXPERIAN**

### **Mortgage & Financial**

#### **Baseline Selects**

- Apartment Address (N/P, Target, Exclude)
- PO Box Address (N/P, Target, Exclude)
- Hispanic Indicator (N/P, Target, Exclude)
- Phones
- Require SSN

#### **Demographics**

- Length of Residence
- Age
- Month of Birth
- Income

#### **Credit**

- Public Record—Most Recent Bankruptcy
- Public Record—Most Recent BK Discharged
- Public Record—Months since most recent CH 7 BK
- Public Record—Months since most recent CH 13 BK
- Score
- All Trades—Aggregate Balance excl. mortgage and home equity
- Revolving — Aggregate Balance for Open Trades
- Revolving—Aggregate Balance to Credit Ratio for Open Trades

- Revolving — Number of Satisfactory Trades
- Historical Derogatory Items—Number of trades 30 DPD ever
- Number of Trades Opened within the Last 6 Months
- Number of Trades Opened within the Last 12 Months
- Number of Trades Opened within the last 24 Months
- All Trades—Number of Trades with a Balance
- Currently Derog—# of Trades currently 30 DPD
- Currently Derog—# of Trades currently 60 DPD
- Currently Derog—# of Trades currently 30+ DPD
- Revolving—Number of Open Trades

#### **Credit—Mortgage**

- Aggregate Balance for Open Trades
- Highest Balance
- Presence of Lender Name
- Home Equity—Aggregate Balances for Open Trades
- Presence of Lender Name—Home Equity
- Age of Most Recent Mortgage Trade
- Highest Balance of VA Mortgage
- Highest Balance of FHA Mortgage
- Worst Historical Status on Open Mortgage Trade

- Worst Current or Active Status on Open Mortgage Trades
- Number of Mortgage Trades 30+ DPD in the last 12 Months
- Number of Mortgage Trades 60+ DPD in the last 12 Months
- Number of Mortgage Trades 90+ DPD in the last 12 Months
- Age of Most Recent Mortgage Inquiry
- NegAm Flag
- Lender Name
- Mortgage—Open Status Trades with a Balance
- Mortgage—Number of Open Status Trades
- Mortgage—Aggregate Monthly Payment for Balances >0

#### **Property | Real Estate**

- Dwelling Type
- Rate Type
- Estimated LTV
- Estimated Market Value
- Home Purchase Price
- Home Purchase Date

## **TRANSUNION & EXPERIAN**

### **Automotive**

#### **Baseline Selects**

- Apartment Address (N/P, Target, Exclude)
- PO Box Address (N/P, Target, Exclude)
- Hispanic Indicator (N/P, Target, Exclude)
- Phones
- Require SSN

#### **Credit**

- Score

#### **Derogatory Indicators**

- Number of Repossessions
- Months Since Most Recent Repossession
- Number of Bankruptcies
- Months Since Most Recent Discharged BK
- Currently Derog — Currently 30+ DPD
- Historical Derog — 30+ DPD ever
- Historical Derog — 90+ DPD in the Last 12 Months
- Number of Past Due Child Support Trades
- Historical Derog — Number of Debt Counseling Trades

#### **Vehicle Trades**

- Months Remaining on Vehicle Trades

- Balance to Credit Ratio on Vehicle Trades
- Number of Open Vehicle Trades
- Number of Vehicle Trades
- Age of Most Recent Auto Trade
- High Balance of Vehicle Trades
- Monthly Payment on Most Recent Vehicle Trade
- Auto Loan—Monthly Payment Amount on Oldest Tradeline
- Age of Most Recent Auto Loan Inquiry
- Estimated Auto Loan Rate
- Auto — Aggregate Credit on Vehicle Trades

#### **Demographics**

- Age
- Month of Birth
- Income

#### **General Credit Attributes**

- Number of Open Mortgages
- All Trades — Highest Credit Amount of Open Status Trades
- All Trades — Highest Credit Amount of Trades Paid Satisfactory within 12 Months
- All Trades — Age of Oldest Trade
- Student Loan — Number of Open Trades
- Revolving Trades — Aggregate Balance for Open Trades
- Revolving Trades — Aggregate Credit for Open Trades

- All Trades — Number of Satisfactory Trades

## **TRANSUNION & EXPERIAN**

### **Homeowner**

#### **Baseline Selects**

- Phone Number

#### **Product Selects**

- Risk Propensity Indicator
  - Extremely Low Risk
  - Low Risk
  - Moderately Low Risk
  - Moderately High Risk
  - Extremely High Risk

#### **Property | Real Estate**

- Market Value Range
- LTV
- Purchase Price
- Purchase Date
- Available Home Equity Estimate
- Dwelling Type
- Property Type Detail
- Dwelling Units
- Year Home Built

#### **Current Mortgage**

- Mortgage Amount
- Mortgage Dage
- Mortgage Loan Type
- Mortgage Rate Type
- Mortgage Rate
- Mortgage Payment Estimate
- Presence of Mortgage Lender Name
- Mortgage Length of Term
- Mortgage Balance Estimate
- Mortgage Lender Name

#### **Home Equity**

- Home Equity Loan Amount
- Home Equity Loan Date
- Home Equity Loan Type
- Home Equity Loan Rate Type

- Presence of Home Equity Lender Name
- Home Equity Lender Name

#### **Demographics**

- Gender
- Marital Status
- Presence of Children
- Mail Responders
- Length of Residence
- Age
- Income Range
- Month of Birth
- Presence of Credit Card
- Education
- Ethnicity
- Occupation

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## **TRANSUNION & EXPERIAN**

### **Renter**

#### **Baseline Selects**

- Phone Number
- FICO
- SSN

#### **Demographics**

- Length of Residence
- Require Apartment Number
- Hispanic Surname
- Age
- Estimated Income
- Presence of Children
- Renter Status

#### **Credit - Bankruptcy**

- Public Record — Bankruptcies
- Public Record — Most Recent Discharged BK
- Public Record — Months Since Most Recent Discharged CH 7 BK

- Public Record — Months Since Most Recent CH 13 BK

#### **Credit - General**

- All Trades — Aggregate Balance Excluding Mortgage and Home Equity for Open Trades
- All Trades — Aggregate Balance to Credit Ratio for Open Status Trades
- Revolving Types — Aggregate Balance for Open Trades
- Revolving Types — Aggregate Balance to Credit Ratio for Open Trades
- Currently Derogatory Items — 30+ DPD Ever
- Historical Derogatory Items — 30+DPD Ever
- Mortgage — Age of Most Recent Inquiry

**TRANSUNION &  
EXPERIAN**

**Bankruptcy**

**Baseline Selects**

- Apartment Address (N/P, Target, Exclude)
- PO Box Address (N/P, Target, Exclude)
- Hispanic Indicator (N/P, Target, Exclude)
- Phones

**Bankruptcy Selects**

- Public Record Type (Individual & Business)
- Filing Type
- Filing Date
- Release Date
- Converted Date
- Estimated 341 Date
- Discharged Within the Last 4 Weeks
- Filed Within the Last 4 Weeks
- Updated Within the Last 4 Weeks
- Updated Within the Last Week

**Demographics**

- Homeowner Indicator
- Estimated Income
- Age

**Property | Real Estate**

- Mortgage Amount
- Home Equity Loan Amount

**TRANSUNION &  
EXPERIAN**

**Demographic**

**Baseline Selects**

- Apartment Address (N/P, Target, Exclude)
- PO Box Address (N/P, Target, Exclude)
- Head of Household Indicator
- Phones

**Demographics**

- Age
- Month of Birth
- Ethnicity
- Gender
- Homeowner Indicator
- Estimated Income
- Length of Residence
- Marital Status
- Occupation
- Presence of Children

**Models**

- Risk Propensity Indicator
  - Extremely Low Risk
  - Low Risk
  - Moderately Low Risk
  - Moderately High Risk
  - Extremely High Risk
- RPM Segment
  - Auto : Prime
  - Auto : Near Prime
  - Auto : Subprime Plus
  - Auto : Subprime
  - Auto : Hard Money
- Auto in the Market Predictor

**Property | Real Estate**

- Market Value
- Dwelling Type