

# INDIVIDUAL CREDIT DATA

**Specifically for the mortgage industry!**  
**Target and better evaluate prospects for debt consolidation, refinance - prime or subprime. Choose from revolving debt and loan amounts, bankruptcy information, LTV, monthly mortgage payments & more!**

**Choose from multiple selects, including:**

## DESCRIPTION

Individual credit compiled from the credit bureaus provides you with the most responsive, most up-to-date prospect lists.

## What about a firm offer of credit?

According to FTC regulations a firm offer of credit and a financial source must be provided when accessing consumer credit files. If you don't already have something in place with your lender, don't worry! We make it easy for you to order these lists. This requirement has already been set-up for you when you order our lists.

You can use the following packages or select your own criteria:

### Renters, prime candidates to purchase their first home:

- Credit score 660+
- Age 20-35
- No mortgage on file
- Income \$30K+
- Length of residence 2+ yrs

### Sub-prime Homeowners:

- Credit score 500-650
- Property value \$100K+
- Revolving debt \$15K+
- Repo found within last year
- 10+ trade lines on file

### Debt Consolidation Applicants:

- Credit score 600-700
- Mortgage amount \$100K+
- Most recent mortgage 12-24 mos
- Revolving debt \$10K+ and/or balance for all open trades \$15K+

### Home Equity Prospects:

- Choose home property value
- Loan to value 50-80%
- Choose any credit score
- No repos, No BKs on file

### Refinance Prospects:

- 650 to 720 FICO or choose any credit score
- Choose any home property value
- # of open mortgage trades 2+ or # of open mortgages trades with a finance company or 12 months or more of most recent mortgage
- Choose balance amount on all open mortgage trades

### Consumers with Student Loans:

- 2 or more open student loans
- \$15K+ balance on student loan
- Choose credit score
- Choose home property value

- FICO Scores
- Phone Number Indicator
- Length of Residence
- Home/Property Value
- Revolving Accounts / Aggregate Balance
- Loan to Value Ratio
- Number of Open Mortgage Trades
- Open Mortgage Trades w/ Finance Company
- Most Recent Mortgage # of mos
- Highest Balance Mortgage Trades
- Mortgage Monthly Payment Amount
- Aggregate Balance for All Open Trades
- Balance Installment + Revolving Debt
- Homeowner
- Mortgage Indicator
- FHA Loan Highest Balance
- VA Mortgage Highest Balance
- Exact Age
- Inferred Age
- Estimated Income
- Hispanic Indicator
- Total Number of Trades
- Current Delinquencies
- Presence of Repo
- No Recent Repo
- Bankruptcy Eliminator
- Number of Major Derogs
- Chapter 7 Filed/Discharged
- Chapter 13 Filed/Discharged
- Number of Student Loans
- Student Loan Aggregate Balance
- Deferred Student Loans

**Please contact [Erik@MortgageDM.com](mailto:Erik@MortgageDM.com) for further information.**

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