

DataPlus Fact Sheet

Details

Through our partnership with Data Warehouse, Equifax offers DataPlusSM, a premier credit-scored homeowner database. It includes homeowners identified not only by county deed and self-reported data, but also through the Equifax credit file. Data Warehouse sends a daily feed of homeowner records directly through their proprietary pipeline to the Equifax credit database. Every record is then overlaid with current credit information and debt amounts.

This product targets homeowners who have an immediate need to consolidate debt. You simply choose the BEACON[®] score, debt amount and type, as well as additional mortgage information so that every record will pinpoint the ideal candidate you are seeking. You'll save precious marketing dollars by targeting qualified and motivated potential customers.

Universe

More than 54 million records

Restrictions

One-time use only – multiple usage available. Mail piece and/or script must be FCRA-compliant. Customers must provide a firm offer of credit to all homeowners solicited.

Updates

Credit attributes are updated daily; mortgage attributes are updated every 30 days

Available Attributes

Please note that the marketing universe may be limited based on the number of selected attributes. All attributes may not be fully populated on each record.

Standard Attributes

Name
Address
Phone Number (by request)

Mortgage Attributes

Loan Type
Rate Type
Mortgage Amount
Mortgage Date

Credit Attributes

BEACON Score
Debt: Retail card, Bank card, Installment, Automotive, Home Equity, Aggregate
Percent Utilization of Bank and Retail cards

Estimated Attributes

Current Home Value
Loan-to-Value

Purchase Information

Sale Amount
Length of Residence
Other Formats: \$5/M (Minimum \$35)

Format

Standard: Comma Separated
(ASCII Comma Delimited or .CSV)

Output Media

File Download	No Charge
Printout	\$20.00/M
Mailing Labels	\$20.00/M
CD-ROM	\$50.00
Diskette	\$50.00

Delivery Options

File Download	No Charge
Priority overnight for other output media	\$25.00

[over]



Get More Loans Funded.

Use Data Warehouse's lead generation services to improve your bottom line results. You'll get more services, including development of your own targeted prospect database, teleservices, direct mail, analytics and more. You'll get more expertise and measurable results. And you'll get more return on your investment.

It all boils down to this: With Data Warehouse, you'll get cost-effective ways to close more loans.

We are committed to data cleanliness and gather data from multiple sources to improve quality and accuracy. Our proprietary systems allow us to process data extracts of all sizes with unprecedented speed.

Choose from our incomparable databases

DataPlusSM

- Target homeowners who will pre-qualify and have an immediate need to consolidate debt, refinance, or take cash out.
- Industry's largest database of homeowners with individual credit information including credit scores and debt amounts updated daily.

Mortgage

- Target homeowners who may need to consolidate debt, refinance, or take cash out.
- Largest mortgage database in the industry. This file covers all 50 states and Washington, D.C., and contains homeowners with a current or past mortgage recording.

Lender Select

- Target homeowners with an open first or second mortgage through a sub-prime lender or finance company.
- Proprietary Lender Table consists of more than 600 sub-prime lenders, identifying at least 25,000 name variations.
- Reach homeowners who have not already been bombarded with mortgage offers.

FHA/VA

- Target homeowners who currently have an open FHA or VA loan. Use mortgage dates to pinpoint high interest rate mortgage holders who may want to refinance.

Consumer

- Target consumers for a wide variety of marketing campaigns using the largest unique consumer database in the industry.
- Includes demographic data on renters and homeowners in all 50 states and Washington, D.C., and provides information on 97% of all U.S. owner-occupied residences.

Consumer Activities and Interests

- Target motivated, responsive consumers using information about their lifestyles, purchasing behavior, brand preferences, financial products, hobbies, leisure activities, etc., gathered from 30 million households.
- Contains self-reported survey data with more than 300 selects, such as credit card users, computer owners, charitable givers and golf enthusiasts.

Business

- Target your ideal prospects using the various selects of this database that contains more than 13 million business.

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FHA Prospect Database

FHA helps smart lenders grow in a challenging mortgage environment.

With sub-prime lending facing ongoing challenges, many lenders are either closing their doors, cutting back on new loans or tightening their lending criteria. The winners in today's challenging mortgage environment will be lenders who seize the opportunity to expand their businesses for credit-impaired homeowners by leveraging FHA mortgage alternatives.

New FHA guidelines make it easier than ever for your customers to qualify.

Insured by the Federal Government, FHA loans offer competitive interest rates and easy credit qualifying to individuals who don't meet conventional loan requirements. Consumers with low credit scores, late payments, collections, and bankruptcies in their histories may be considered for approval. FHA loans offer relaxed debt-to-income ratios and require low or even no down payment depending on the county.

Increase responses by identifying qualified, motivated FHA prospects.

Using customized criteria at the county level selected for your unique geography and loan program, Equifax can help you quickly and easily identify prospects for your targeted FHA offers through our partnership with Data Warehouse. These homeowners may have an immediate need to consolidate debt, refinance or take cash out. Select either non-regulated or pre-screened prospect lists from our fully compliant homeowner databases.

- **Invitation-To-Apply (ITA) non-regulated databases**

Connect with FHA prospects that are most likely to respond and fund by leveraging Data Warehouse's sub-prime ITA model. The streamlined process allows for data selections to be customized at the county level to meet FHA's loan limits and other lending criteria in all your markets. These limits are likely to be increased by the FHA soon. Data Warehouse uses leading-edge AVM data and proprietary processes to provide highly accurate property values to match FHA lending criteria in all counties. Data Warehouse will optimize LTV and lendable equity calculations and offer all the attributes needed to create a precision-targeted FHA prospecting list.

- **Credit Scored / Pre-screened regulated databases**

To further hone in on targeted FHA opportunities, you can pinpoint your ideal prospects that pre-qualify and have a need by customizing a database using individual credit score ranges, mortgage history, debt amounts, and LTV. All credit-scored homeowners are identified using multiple data sources and a proprietary screening process. Credit data is updated daily. Customers must provide a firm offer of credit to all homeowners solicited.

Don't be left out of the FHA boom.

In today's dynamically changing marketplace, Equifax and Data Warehouse can connect you with the best prospects to help you fund more loans and grow your business. Let us show you how to capitalize on the FHA boom by maximizing your company's marketing efforts and overall return on investment.



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Mortgage Inquiry Triggers

Target Consumers when they are “in play.”

The key to successful direct marketing is getting the right message to the right audience at the right time. With Mortgage Inquiry Triggers, you can identify and communicate with credit-worthy consumers at the precise time when they will be most receptive to your offer. These prospects are "in play" with your competitors because they have recently inquired about a new mortgage. Since these consumers have an immediate need for a loan, these leads will typically close faster and exhibit lower fall-out rates than traditional leads, yielding a very attractive cost per funded loan.

Target ONLY consumers in the market for a mortgage.

Mortgage Inquiry Trigger leads are derived from inquiries into a consumer's credit report. Data Warehouse evaluates the enormous quantity of inquiries that are generated by the hundreds of third party data resellers into Equifax and the other two credit repositories to identify prospects that specifically need a mortgage. This sophisticated analysis includes an innovative process that helps cleanse false mortgage triggers from your marketing universe.

Target based on characteristics unique to your best prospects.

Data Warehouse enhances each mortgage inquiry record with the attributes that fit your ideal borrower and then appends the most accurate contact information.

Home Ownership

- Renter vs. Homeowner

Deliverable Addresses

- Address standardization and NCOA Compliant Telephone Numbers
- Scrubbed against Federal DNC, State DNC, Wireless Exchange and Ported Wireless scrubs

Potential Mortgage Size

- Mortgage Amount
- AVM

Available Equity

- LTV
- Lendable Equity

Choose the Trigger program that is best for your business.

Daily Triggers:

Identify opportunities as they occur when you access mortgage inquiries from the previous day. Make your best competitive offers to consumers during the initial phase of their loan shopping process.

Weekly Triggers:

Reach prospects who have started gathering information about a potential loan within the last seven days. They already have some limited experience with the lending process and may have even encountered issues proceeding. These consumers are actively seeking a solution, making them the ideal targets for your loan products.

Monthly Triggers:

Target consumers who initiated a mortgage inquiry 30 days ago or more. The mortgage process may have been interrupted or there may be a need for new or additional services. Take advantage of this opportunity to optimize responses and increase your revenue.

Credit bureau membership and compliance agreements to meet FCRA guidelines are required for credit data products.



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