

ADJUSTABLE RATE RIDER FILE

Data Boutique has created a database of homeowners who CURRENTLY have an ADJUSTABLE RATE MORTGAGE (ARM) whose interest rate will be adjusting within the next 90 days. These ARMS are compiled from the adjustable rate rider document at the county level. These homeowners have an extremely high propensity to refinance around their first adjustment date. With the exact adjustment date you can easily identify the best time to offer a refinance or debt consolidation loan. These are the ABSOLUTE BEST prospects in today's mortgage environment!

UNIVERSE: 7 million records

UPDATES: DAILY incremental updates

BASIC ARM

Homeowners adjusting within the next 1-3 months
First adjustment date
Full name
Full Address
Telephone (Where available)
Lender Name
Mortgage Amount
Origination Date
Purchase Amount
Purchase Date
Loan to Value

ARMed and READY

Includes all the basic ARM attributes plus the following
Current Interest Rate
New Interest Rate
Interest Rate Change Date
Interest Rate Index Type (COFI, LIBOR, CMT)
Margin (Index +2%)
Interest Rate Type (1yr, 2yr, 5yr, etc.)
Interest Rate Change Frequency
Interest Rate Change Interval
Maximum Interest Rate Cap
Pre-Payment Rider Indicator
Payment Change Date
Identify "Interest-only", "Neg Am", "Sub-Prime", "2/28's",
and more

HOMEOWNER DATABASE

- Compiled from public records and self reported information
- Largest universe of homeowners available
- Consumer demographic data appended to file to allow for further segmentation
- Updated every other month

MORTGAGE DATABASE

- Aggregated from multiple nationwide compilers of county tax assessor and mortgage deed recordings
- Multi-source file offers largest universe of homeowners with at least one open mortgage
- File can be segmented by mortgage amounts, mortgage dates, lender name, rate type, loan type, loan to value, and 100 additional attributes
- Weekly incremental updates and a monthly file rebuild

SUB-PRIME LENDER FILE

- Targets homeowners with an open mortgage with a sub-prime lender or finance company
- Proprietary table of 500 unique sub-prime lenders with 15,000 associated name variations. Allows you to target sub-prime borrowers not being solicited by other lending institutions.
- File allows you to target sub-prime homeowners without using regulated credit data
- Marketers use the lender name attribute in the solicitation for best campaign performance
- Weekly incremental updates and a monthly file rebuild

MULTIPLE MORTGAGE LIEN FILE

- Identifies homeowners with two or more open mortgages on their primary residence
- Ideal for a consolidation refinance into a new first mortgage

BANKRUPTCY, TAX LIEN, AND FORCLOSURE FILES

- Compiled from county and federal courthouse records
- Bankruptcy file can be targeted by date of file or date of discharge
- Tax liens, foreclosures, and judgments identify a prospect in need of quick cash. Ideal for sub-prime lenders

ADJUSTABLE RATE MORTGAGE FILE

- Identifies homeowners whose interests rate should be adjusting in the next 90 days or adjusted within the last 60 days
- Improve marketing campaign performance by identifying prospects likely needing a refinance
- Ideal prospects in a flat or rising interest rate environment
- Weekly incremental updates and a monthly file rebuild

CONVENTIONAL MORTGAGE FILE

- Homeowners who most likely have good credit
- Ideal prospects for refinance or home equity loan
- File can be segmented by mortgage amounts and dates, loan to value, lender name, and dozens of other attributes
- Weekly incremental updates and a monthly file rebuild

CONSUMER DEMOGRAPHIC DATABASE

- Identifies over 115 million households and 220 million consumers
- Traditional attributes include age, income, gender, marital status, ethnicity, religion, presence of children, credit card users, and mail order buyers
- Demographic Database allows marketers to build a customize prospect file based on your ideal prospect file
- Updated every other month

FHA/VA MORTGAGE FILE

- Homeowners with an open FHA or VA mortgage
- Ideal prospects for a streamline refinance
- Largest universe of FHA/VA prospects due to multi-sourced database
- File can be segmented by mortgage dates and dozens of additional attributes
- Weekly incremental updates and a monthly file rebuild