

## SubPrime ITA Model

The Databoutique SubPrime ITA Model is a proprietary model we developed here at Databoutique. Thanks to our relationships with several large mortgage companies and direct mail agencies, we developed a list of people that were sent direct mail or received telemarketing for a sub-prime loan. We tracked who responded and who actually closed on a loan. Based on common characteristics of all three groups, we developed a set of prospects which are most likely to respond to a sub-prime offer — both the probability of response and or the response turning into a funded loan.

Response rates for this list have been phenomenal, almost double generic mortgage lists. According to those using the file, this mimics actual credit data 70% to 80% of the time.

Data attributes used in the model included:

- Homeowner files
- Mortgage files
- Tax & deed information
- Demographic files
- New Mover files
- Zip+4 data

Initially built for home equity and mortgage marketers, this file identifies subprime lender prospects, FHA/VA mortgages, and other mortgage variables. The following criteria are available for targeting selection criteria:

- |                         |                 |
|-------------------------|-----------------|
| - Dwelling Type         | - SCF           |
| - Length of residence   | - Area Code     |
| - Purchase amount       | - County        |
| - Total mortgage amount | - Zip           |
| - Life time value       | - Zip radius    |
| -State                  | -Address radius |