

# MORTGAGEBASE/PREMIUM DATA ELEMENTS

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## Organization of This Information

Each section of this document is arranged in alphabetical order under the name of the applicable Turbo List category.

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**Attribute Fields** — show a True/False or Yes/No answer to a query.

**Code Fields** — show a number, a letter, or some other character to represent a value or a range of values.

**Data Fields** — contain actual data, such as *the* date sought or reported.

**CAUTION:** A number of demographics are for individuals rather than households:

- Estimated Age
- Exact age
- Date of Birth
- Gender
- Marital Status
- Education
- Ethnic Code
- Occupation
- Title.

# Household Characteristics

Household Characteristics may be used for selection/omission and output.

**DATE OF BIRTH** **DATA FIELD D002**  
**TO APPEND = DOB**

The century, year, and month of birth. [CCYYMM]

*Price Level:* 3

**ESTIMATED AGE** **CODE C002**

Estimated Individual Age consists of age range information on the individual on the record. This includes any available exact age information.

A = 19-24	C = 35-44	E = 55-64
B = 25-34	D = 45-54	F = 65-74
		G = 75+

*Price Level:* 1

**ESTIMATED INCOME** **CODE C003**

Estimated Household Income Code provides an estimate of total income by thousands for a living unit developed through a statistical model that incorporates census demographics, individual demographic data, and summarized credit statistics.

A = Up to \$14,999	E = \$50,000-\$74,999	I = \$150,000-\$174,999
B = \$15,000-\$24,999	F = \$75,000-\$99,999	J = \$175,000-\$199,999
C = \$25,000-\$34,999	G = \$100,000-\$124,999	K = \$200,000-\$249,999
D = \$35,000-\$49,999	H = \$125,000-\$149,999	L = \$250,000+

*Price Level:* 1

**ESTIMATED WEALTH** **CODE C070**

This is an estimation based on age, income, and home value.

A = under 25K	F = 100-124K	K = 325-499K
B = 25-34K	G = 125-149K	L = 500-749K
C = 35-49K	H = 150-199K	M = 750-999K
D = 50-74K	I = 200 - 249K	N = 1 Million +
E = 75 - 99K	J = 250-324K	

*Price Level:* 1

## Household Characteristics

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**EXACT AGE** **CODE** **C001**

An individual characteristic whereby the actual age of a household member is known. In some cases, both month and year of birth are known. The year (and month, if present) translate into the code for the age or range of ages into which the computation falls.

) = 18-19	I = 46-47	W = 74-75
% = 20-21	J = 48-49	X = 76-77
> = 22-23	K = 50-51	Y = 78-79
? = 24-25	L = 52-53	Z = 80-81
# = 26-27	M = 54-55	1 = 82-83
@ = 28-29	N = 56-57	2 = 84-85
A = 30-31	O = 58-59	3 = 86-87
B = 32-33	P = 60-61	4 = 88-89
C = 34-35	Q = 62-63	5 = 90-91
D = 36-37	R = 64-65	6 = 92-93
E = 38-39	S = 66-67	7 = 94-95
F = 40-41	T = 68-69	8 = 96-97
G = 42-43	U = 70-71	9 = 98+
H = 44-45	V = 72-73	

*Price Level:* 2

**GENDER** **CODE** **C030**  
**TO APPEND = GENDER**

Gender is either provided from the data source or by comparing the first name to a gender table. This code gives the gender of the record *matched to*, not the gender of the person on the input file.

M = Male                      F = Female

*Price Level:* 1

**HOUSEHOLD COMPOSITION** **CODE** **C014**

A code that looks at a combination of age, number of adults, gender, and presence of children (*e.g.*, household with two adults and children present).

A = One female	H = One adult and children
B = One male	I = One male and one other adult
C = One female and one male	J = One male, one other adult and children
D = One male, one female and children	K = One female and one other adult
E = One female and children	L = One female, one other adult and children
F = One male and children	M = Two adults
G = One adult	N = Two adults and children

*Price Level:* 1

**MARITAL STATUS** **CODE** **C013**

A code which indicates whether the individual is married or single.

A = Married      B = Single

*Price Level:* 1

## Household Characteristics

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**MEDIAN INCOME** **CODE** **C004**

Estimated Current Median Family Income: Family income is the total money income received by all family members 15 years old and over. Median indicates that half of all families in the bracket have incomes larger than that value and half have less. It is based on updated census information.

A = Up to \$14,999	H = \$45,000–\$49,999	O = \$125,000–\$149,999
B = \$15,000–\$19,999	I = \$50,000–\$54,999	P = \$150,000–\$174,999
C = \$20,000–\$24,999	J = \$55,000–\$59,999	Q = \$175,000–\$199,999
D = \$25,000–\$29,999	K = \$60,000–\$69,999	R = \$200,000+
E = \$30,000–\$34,999	L = \$70,000–\$74,999	
F = \$35,000–\$39,999	M = \$75,000–\$99,999	
G = \$40,000–\$44,999	N = \$100,000–\$124,999	

*Price Level:* 1

**MEDIAN YEARS IN SCHOOL** **CODE** **C023**

Median years of schooling for those 25 years and older.

A = less than 12 years	C = 13–15 years	E = more than 16 years
B = 12 years	D = 16 years	

*Price Level:* 1

**MONTH OF BIRTH** **CODE** **C039**

Provides the month of birth for the person of record.

A = January	D = April	G = July	J = October
B = February	E = May	H = August	K = November
C = March	F = June	I = September	L = December

*Price Level:* 3

**NUMBER OF CHILDREN** **CODE** **C036**

The number of children ages 0–18 indicated to be in the household.

1 = 01 child	4 = 04 children	7 = 07+ children
2 = 02 children	5 = 05 children	
3 = 03 children	6 = 06 children	

*Price Level:* 2

**OLDEST AGE AT ADDRESS** **CODE** **C059**

This gives the code for the range into which the oldest person at the address would fit.

A = 19–24	D = 45–54	F = 65–74
B = 25–34	E = 55–64	G = 75+
C = 35–44		

*Price Level:* 1

**PRESENCE OF CHILDREN** **ATTRIBUTE** **A026**

Indicates one or more children, 0–18 years of age, in the household.

*Price Level:* 2

## Household Characteristics

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<b>REVOLVING DEBT</b>	<b>CODE</b>	<b>C079</b>
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Denotes varying levels of outstanding balances reported on bank cards.

A = Extremely low debt    D = Moderately high debt  
B = Moderately low debt    E = High debt  
C = moderate debt        F = Extremely high debt

*Price Level:* 5

<b>SUMMARIZED CREDIT SCORE</b>	<b>DATA</b>	<b>D008</b>
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This provides a FICO-like industry credit scores for non-pre-approved offers of credit. Allows targeting households within credit ranges 0–850. Enter the desired range for any offers that do not require FCRA compliance.

*Price Level:* 5

<b>TITLE</b>	<b>CODE</b>	<b>C019</b>
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The honorific by which the individual may be addressed to more accurately identify an individual's marital status, occupation, or military status.

A = MS or MISS        D = DR  
B = MR                E = REV  
C = MRS

*Price Level:* 1

<b>VALUE SCORE</b>	<b>CODE</b>	<b>C029</b>
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This was developed from demographic and lifestyle profiles to help identify credit marketing prospects, but it cannot be used in firm offers of credit.

A = A1 Best Profit Potential        G = D1 Below Profit Potential  
B = A2 Best Profit Potential        H = D2 Below Profit Potential  
C = B1 Above Average Profit Potential    I = D3 Below Profit Potential  
D = B2 Above Average Profit Potential    J = E1 Poor Profit Potential  
E = C1 Average Profit Potential        K = E2 Poor Profit Potential  
F = C2 Average Profit Potential        L = E3 Poor Profit Potential

*Price Level:* 5

# Dwelling/Neighborhood

Dwelling place and neighborhood characteristics may be used for selection/omission and output.

**ADDRESS TYPE** **CODE** **C006**

A code that infers dwelling type, based on the number of surnames/phone numbers at the address and, also, whether there is a secondary number such as a route number, lot number, or box number.

A = General Delivery      C = Rural Route  
*Price Level:* 1

**DWELLING TYPE** **CODE** **C007**

A code to infer dwelling unit size based on the highest number of unique surname/phone number combinations that have been listed at this address.

A = SFDU                      C = MFDU 5-9 units  
B = MFDU 2-4 units        D = MFDU 10+ units  
*Price Level:* 1

**ESTIMATED HOME VALUE** **CODE** **C011**

Estimated Current Home Value uses county state, and national trends in home sale prices and assessed home values to determine property appreciation rates and current home values. These rates are then applied to the most recent home-selling price or, in the absence of exact data, to the block group median to determine the current home value. (*Median Home Value* can be used to supplement coverage.)

A = under \$25,000      E = \$100,000-\$149,999      I = \$300,000-\$349,999  
B = \$25,000-\$49,999    F = \$150,000-\$199,999      J = \$350,000-\$499,999  
C = \$50,000-\$74,999    G = \$200,000-\$249,999      K = \$500,000-\$999,999  
D = \$75,000-\$99,999    H = \$250,000-\$299,999      L = MILLION +  
*Price Level:* 3

**HOMEOWNER TYPE** **CODE** **C008**

Indicates whether homeowner or renter.

A = Homeowner              C = Probable Renter  
B = Renter                    D = Probable Owner  
*Price Level:* 1

**LATITUDE** **DATA FIELD**

The geographic coordinate of a point measured in degrees north or south of the equator. [-xxx.xxxxxx]

*Price Level:* 1

**LENGTH OF RESIDENCE** **CODE** **C005**

The code for the number of years a name has been present at a particular address. This is determined by the year the name first appeared at that address in the telephone source or, in the case of confirmed homeowners, the sale date.

- |              |              |                 |                 |
|--------------|--------------|-----------------|-----------------|
| A = 00 years | E = 04 years | I = 08 years    | M = 16–19 years |
| B = 01 year  | F = 05 years | J = 09 years    | N = 20+ years   |
| C = 02 years | G = 06 years | K = 10 years    |                 |
| D = 03 years | H = 07 years | L = 11–15 years |                 |

*Price Level:* 1

**LONGITUDE** **DATA FIELD**

The geographic coordinate of a point measured in degrees east or west of the the Greenwich meridian. [–×××.××××××]

*Price Level:* 1

**MEDIAN HOME VALUE** **CODE** **C012**

Home value determined by the census at the block group level, and updated each year with a proprietary algorithm. Median indicates half of the homes in the bracket are valued above that value and half are lower.

- |                       |                         |                         |
|-----------------------|-------------------------|-------------------------|
| A = under \$25,000    | E = \$100,000–\$149,999 | I = \$300,000–\$349,999 |
| B = \$25,000–\$49,999 | F = \$150,000–\$199,999 | J = \$350,000–\$499,999 |
| C = \$50,000–\$74,999 | G = \$200,000–\$249,999 | K = \$500,000–\$999,999 |
| D = \$75,000–\$99,999 | H = \$250,000–\$299,999 |                         |

*Price Level:* 1

**NIELSEN COUNTY CODE** **CODE** **C061**

A geographic selection that ranks an area A–D based on size of population in the 2000 census. Code A is the largest population count, with D being the least. Each ranking is divided so that "A" counties account for 40%, "B" for 30%, "C" for 15%, and "D" for 15% of the U.S. total households. Areas ranked are metropolitan areas or individual non-metropolitan counties.

- |                          |                      |
|--------------------------|----------------------|
| A = Highly Urbanized     | C = Relatively Rural |
| B = Relatively Urbanized | D = Very Rural       |

*Price Level:* 2

**PERCENT BLACK** **CODE** **C041**

Census percent of Blacks in a neighborhood. That is a percent probability based on census block group data.

- |            |            |            |             |
|------------|------------|------------|-------------|
| A = 51–55% | D = 66–70% | G = 81–85% | J = 96–100% |
| B = 56–60% | E = 71–75% | H = 86–90% |             |
| C = 61–65% | F = 76–80% | I = 91–95% |             |

*Price Level:* 1

## *Dwelling/Neighborhood*

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### **PERCENT HISPANIC**

**CODE**

**C042**

Census percent of Hispanics in a neighborhood. That is a percent probability based on census block group data.

A = 51-55%	D = 66-70%	G = 81-85%	J = 96-100%
B = 56-60%	E = 71-75%	H = 86-90%	
C = 61-65%	F = 76-80%	I = 91-95%	

*Price Level:* 1

### **PROPERTY TYPE**

**CODE**

**C009**

The type of residential or commercial property:

A = Residential	C = Suite Number	G = Mobile Home
B = Condominium	D = Apartment	

*Price Level:* 1

# Ethnicity/Behavior

Ethnicity and behavior may be used for selection/omission and output.

**COUNTRY OF ORIGIN** **CODE** **C064**

Homeland of the individual.

N = Argentina	I = El Salvador	S = Paraguay
Q = Bolivia	H = Guatemala	P = Peru
V = Brazil	G = Honduras	U = Portugal
O = Chile	Y = Israel	C = Puerto Rico
F = Colombia	X = Mainland China	T = Spain
J = Costa Rica	A = Mexico	W = Taiwan
B = Cuba	D = Nicaragua	R = Uruguay
E = Dominican Republic	K = Panama	M = Venezuela
L = Ecuador		

Price Level: 3

**ETHNIC CODE** **CODE** **C017**

A code based on 272,000 ethnic and religious surnames.

( = Algerian	C = Hindu	N = Pakistani
+ = Azerbaijani	U = Hispanic	O = Polish
& = Bosnian	D = Hungarian	P = Portuguese
\$ = Bulgarian	E = Indian	Q = Philippine
- = Cambodian	8 = Indonesian	R = Russian
* = Chinese	F = Irish	6 = Scandinavian
) = Czech	G = Italian	S = Scottish
/ = Danish	H = Japanese	T = South African
% = Dutch	B = Jewish	V = Swedish
? = English	9 = Kazakhstan	W = Swiss
# = Estonian	I = Korean	X = Thai
7 = Ethiopian	5 = Laotian	Y = Turkish
@ = Finnish	J = Latvian	Z = Ukrainian
= = French	K = Lithuanian	2 = Vietnamese
4 = German	L = Mid-Eastern	0 = Welsh
A = Greek	M = Norwegian	1 = Yugoslavian

Price Level: 1

**LANGUAGE PREFERENCE** **CODE** **C063**

The individual speaks in the language of a given ethnicity.

C = Arabic	Q = Greek	? = Polish
G = Chinese	S = Hindi	) = Russian
K = English	Z = Italian	T = Spanish
O = French	1 = Japanese	! = Vietnamese
P = German	2 = Korean	

Price Level: 3

## Ethnicity/Behavior

### OCCUPATION

### CODE

### C018

A code which identifies the job function of an individual in the household by category.

A = Administrator/Executive	J = Professional
5 = Armed Forces; Military	B = Proprietor, Business owner
I = Clerical/Office	K = Retired
W = Craftsman	Z = Sales/Marketing
T = Doctor	2 = Service Worker
- = Farmer	0 = Student
X = Foreman	G = Supervisor
E = Homemaker	L = Teacher/Librarian
V = Lawyer, Judicial	Y = Unskilled
1 = Operative	D = Upper management

*Price Level:* 2

### PREMIUM ETHNIC CODE

### CODE

### C066

Indicates the ethnicity of the individual, based on surnames and, in some cases, first names.

B = African American	P = German	6 = Manx
A = Albanian	Q = Greek	7 = Norwegian
C = Arabian	S = Hindu	8 = Other Asian
D = Armenian	T = Hispanic	9 = Pakistani
% = Austrian	U = Hungarian	? = Polish
E = Bangladesh	V = Icelandic	( = Portuguese
F = Bulgarian	W = Indian	) = Russian
G = Chinese	X = Indonesian	< = Scottish
H = Czech	Y = Irish	> = Sri Lankan
I = Danish	Z = Italian	@ = Swedish
J = Dutch	1 = Japanese	& = Swiss
K = English	R = Jewish	# = Thai
L = Eastern European	2 = Korean	\$ = Turkish
M = Ethiopian	3 = Laotian	* = Ukrainian
N = Finnish	4 = Latvian	! = Vietnamese
O = French	5 = Lithuanian	+ = Welsh

*Price Level:* 3

**RELIGION CODE**

**CODE**

**C062**

Primary religion of the individual.

B = Buddhist	H = Hindu	M = Mormon
C = Catholic	I = Islamic	P = Protestant
O = Eastern Orthodox	J = Jewish	S = Shinto
G = Greek Orthodox	L = Lutheran	K = Sikh

*Price Level:* 3

**SUPER NICHES**

**DATA**

**D013**

Super Niches help target marketing message, choose premiums to fit customers, and identify cross-sell possibilities by identifying stages of life. There are 26 Niches, A–Z, ranging from the young and wealthy "Already Affluent" Niche to the least prosperous "Zero Mobility" Niche. These 26 Niches are divided into 108 "Super Niches" which cluster information at a household level. Contact your Account Manager for more precise descriptions.

A01–A02 = Already Affluent	N01–N03 = Nomadic Grandparents
B01–B02 = Big Spender Parents	O01–O05 = Oodles of Offspring
C01–C05 = Cash-To-Carry	P01–P04 = Parentus Singularis
D01–D04 = Diamonds-To-Go	Q01–Q06 = Quiet Homebodies
E01–E02 = Easy Street	R01–R04 = Rocky Road
F01–F08 = Feathering the Nest	S01–S05 = Still Going Strong
G01–G03 = Go-Go- Families	T01–T02 = Totebaggers
H01–H12 = Home Hoppers	U01–U02 = Under the Car
I01–I03 = IRA Spenders	V01–V03 = Very Spartan
J01–J05 = Just Sailing Along	W01–W05 = Working Hard
K01–K06 = Kiddie Kastles	X01–X03 = X-tra Needy
L01–L02 = Loose Change	Y01–Y03 = Young at Heart
M01–M04 = Mid-Life Munchkins	Z01–Z03 = Zero Mobility

*Price Level:* 4

# Ages of Children

Ages of Children may be used for selection/omission and output.

**CHILD 0-2 UNKNOWN GENDER** **ATTRIBUTE** **A051**

Indicates if children within the age group 0 – 2 are present in the living unit.

*Price Level:* 2

**CHILD 11-15 UNKNOWN GENDER** **ATTRIBUTE** **A054**

Indicates if children within the age group 11 – 15 are present in the living unit.

*Price Level:* 2

**CHILD 16-17 UNKNOWN GENDER** **ATTRIBUTE** **A055**

Indicates if children within the age group 16 – 17 are present in the living unit.

*Price Level:* 2

**CHILD 3-5 UNKNOWN GENDER** **ATTRIBUTE** **A052**

Indicates if children within the age group 3 – 5 are present in the living unit.

*Price Level:* 2

**CHILD 6-10 UNKNOWN GENDER** **ATTRIBUTE** **A053**

Indicates if children within the age group 6 – 10 are present in the living unit.

*Price Level:* 2

**CHILD FEMALE 0-2** **ATTRIBUTE** **A028**

Indicates if female children within the age group 0 – 2 are present in the living unit.

*Price Level:* 2

**CHILD FEMALE 11-15** **ATTRIBUTE** **A034**

Indicates if female children within the age group 11 – 15 are present in the living unit.

*Price Level:* 2

**CHILD FEMALE 16-17** **ATTRIBUTE** **A036**

Indicates if female children within the age group 16 – 17 are present in the living unit.

*Price Level:* 2

**CHILD FEMALE 3-5** **ATTRIBUTE** **A030**

Indicates if female children within the age group 3 – 5 are present in the living unit.

*Price Level:* 2

## Ages of Children

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<b>CHILD FEMALE 6-10</b>	<b>ATTRIBUTE</b>	<b>A032</b>
Indicates if female children within the age group 6 – 10 are present in the living unit. <i>Price Level:</i> 2		
<b>CHILD MALE 0-2</b>	<b>ATTRIBUTE</b>	<b>A027</b>
Indicates if male children within the age group 0 – 2 are present in the living unit. <i>Price Level:</i> 2		
<b>CHILD MALE 11-15</b>	<b>ATTRIBUTE</b>	<b>A033</b>
Indicates if male children within the age group 11 – 15 are present in the living unit. <i>Price Level:</i> 2		
<b>CHILD MALE 16-17</b>	<b>ATTRIBUTE</b>	<b>A035</b>
Indicates if male children within the age group 16 – 17 are present in the living unit. <i>Price Level:</i> 2		
<b>CHILD MALE 3-5</b>	<b>ATTRIBUTE</b>	<b>A029</b>
Indicates if male children within the age group 3 – 5 are present in the living unit. <i>Price Level:</i> 2		
<b>CHILD MALE 6-10</b>	<b>ATTRIBUTE</b>	<b>A031</b>
Indicates if male children within the age group 6 – 10 are present in the living unit. <i>Price Level:</i> 2		

# **Mail Order Response**

Mail Order Response may be used for selection/omission and output.

**MAIL ORDER BUYER** **ATTRIBUTE** **A364**

Shows that one or more of the mail order buyer criteria are present.

*Price Level:* 4

**MAIL ORDER DONOR** **ATTRIBUTE** **A366**

Shows that one or more of the mail order donor criteria are present.

*Price Level:* 4

**MAIL ORDER RESPONDER** **ATTRIBUTE** **A367**

Shows that one or more of the mail order responder criteria are present.

*Price Level:* 4

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# Credit Card – Bank

Credit Card usage demographics indicate whether a household to uses one or more of various types of credit cards. These demographics may be used for selection/omission and output on Turbo List.

<b>BANK CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A039</b>
Has one or more credit cards issued by a bank. <i>Price Level:</i> 4		
<b>FINANCE COMPANY CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A159</b>
Indicates the household has a credit card from a Finance Company. <i>Price Level:</i> 4		
<b>GAS CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A041</b>
Has one or more credit cards issued by a gasoline company. <i>Price Level:</i> 4		
<b>MISCELLANEOUS CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A155</b>
Indicates the household has a credit card. <i>Price Level:</i> 4		
<b>RETAIL CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A038</b>
Has one or more credit cards issued by a retailer. <i>Price Level:</i> 4		
<b>STANDARD SPECIALTY CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A156</b>
Indicates the household has a Standard Specialty credit card. <i>Price Level:</i> 4		
<b>TRAVEL CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A040</b>
Has one or more credit cards issued by a travel and entertainment purveyor. <i>Price Level:</i> 4		
<b>UPSCALE RETAIL CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A157</b>
Indicates the household has an Upscale Retail credit card. <i>Price Level:</i> 4		
<b>UPSCALE SPECIALTY CREDIT CARD</b>	<b>ATTRIBUTE</b>	<b>A158</b>
Indicates the household has an Upscale Specialty credit card. <i>Price Level:</i> 4		

# Home and Mortgage

Home and Mortgage demographics indicate property characteristics for a household. These demographics may be used for selection/omission and output on Turbo List.

**2ND MORTGAGE DATE (RECORDED) DATA FIELD D004**

The century, year, and month when the second mortgage was recorded. [CCYYMM]  
*Price Level:* 3

**ADJUSTABLE INTEREST RATE ATTRIBUTE A346**

The loan is an adjustable interest rate mortgage (ARM).  
*Price Level:* 3

**CONSTRUCTION LOAN ATTRIBUTE A345**

A construction loan deed of trust or mortgage is on the record.  
*Price Level:* 3

**CREDIT LINE DATE (RECORDED) DATA FIELD D005**

The century, year, and month the credit line was recorded. [CCYYMM]  
*Price Level:* 3

**ESTIMATED LOAN BALANCE CODE C033**

Estimate of monies yet to be paid on a mortgage.  
A = under \$25,000      E = \$100,000–\$149,999      I = \$300,000–\$349,999  
B = \$25,000–\$49,999      F = \$150,000–\$199,999      J = \$350,000–\$499,999  
C = \$50,000–\$74,999      G = \$200,000–\$249,999      K = \$500,000–\$999,999  
D = \$75,000–\$99,999      H = \$250,000–\$299,999      L = MILLION+  
*Price Level:* 3

**FIRST MORTGAGE ONLY ATTRIBUTE A349**

Identifies records for which there is only a first mortgage.  
*Price Level:* 3

**HOME ASSESSED VALUE CODE C058**

*Available Only on MortgageBase Premium*

Identifies the approximate assessed valuation of the home.  
A = under \$25,000      E = \$100,000–\$149,999      H = \$300,000–\$349,999  
B = \$25,000–\$49,999      F = \$150,000–\$249,999      I = \$350,000–\$499,999  
C = \$50,000–\$74,999      G = \$250,000–\$299,999      J = \$500,000+  
D = \$75,000–\$99,999  
*Price Level:* 3

## Home and Mortgage

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### HOME BATHS

**CODE****C051***Available Only on MortgageBase Premium*

The number of bathrooms in the house.

A = 1                      C = 2                      E = 3                      G = 4+  
B = 1.5                    D = 2.5                    F = 3.5

*Price Level:* 3

### HOME BEDROOMS

**CODE****C050***Available Only on MortgageBase Premium*

The number of bedrooms in the house.

A = 1                      C = 3                      E = 5+  
B = 2                      D = 4

*Price Level:* 3

### HOME IMPROVEMENT VALUE

**CODE****C045***Available Only on MortgageBase Premium*

Identifies the approximate value of the improvements which have been made to the home.

A = under \$25,000            D = \$100,000–\$149,999            G = \$300,000–\$349,999  
B = \$25,000–\$49,999        E = \$150,000–\$249,999            H = \$350,000–\$499,999  
C = \$50,000–\$99,999        F = \$250,000–\$299,999            I = \$500,000+

*Price Level:* 3

### HOME LAND VALUE

**CODE****C043***Available Only on MortgageBase Premium*

Identifies the approximate assessed valuation of the land on which the home is built.

A = under \$25,000            D = \$100,000–\$149,999            G = \$300,000–\$349,999  
B = \$25,000–\$49,999        E = \$150,000–\$249,999            H = \$350,000–\$499,999  
C = \$50,000–\$99,999        F = \$250,000–\$299,999            I = \$500,000+

*Price Level:* 3

### HOME ROOMS

**CODE****C049***Available Only on MortgageBase Premium*

The number of rooms in the house.

A = 5 or fewer            C = 10–12                    E = 16+  
B = 6–9                    D = 13–15

*Price Level:* 3

### HOME SALE AMOUNT

**CODE****C010**

The most recent selling price of the home, as recorded on the deed at the county courthouse and/or the county tax rolls.

A = under \$25,000            E = \$100,000–\$149,999            I = \$300,000–\$349,999  
B = \$25,000–\$49,999        F = \$150,000–\$199,999            J = \$350,000–\$499,999  
C = \$50,000–\$74,999        G = \$200,000–\$249,999            K = \$500,000–\$999,999  
D = \$75,000–\$99,999        H = \$250,000–\$299,999            L = MILLION +

*Price Level:* 3

# Home and Mortgage

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**HOME SQUARE FEET****CODE****C047***Available Only on MortgageBase Premium*

Estimated size of the home in square feet.

A = up to 1,500	D = 2,600–3,000	F = 3,600–4,000
B = 1,600–2,000	E = 3,100–3,500	G = 4,100+
C = 2,100–2,500		

**Price Level:** 3**HOME STORIES****CODE****C048***Available Only on MortgageBase Premium*

The number of stories in the house.

A = 1	C = 2	E = 3	G = 4+
B = 1.5	D = 2.5	F = 3.5	

**Price Level:** 3**LAND SQUARE FEET****CODE****C046***Available Only on MortgageBase Premium*

Estimated size in square feet of the land on which the home is built.

A = under 5,000	E = 30,000–39,000	I = 70,000–79,000
B = 5,000–9,000	F = 40,000–49,000	J = 80,000–89,000
C = 10,000–19,000	G = 50,000–59,000	K = 90,000–99,000
D = 20,000–29,000	H = 60,000–69,000	L = 100,000+

**Price Level:** 3**LENDER NAME PRESENT****ATTRIBUTE****A025**

There is a lender name on the record.

**Price Level:** 3**LENDER TYPE****CODE****C031**

Mortgage Lender Type:

A = Bank	C = Mortgage Co./Corporate Banker
H = Builder/Subdivider	J = Partnership
D = Credit Union	B = Savings and Loan
G = Financial Services	E = Savings Bank
N = Government Agency	L = Service Corporation
O = Industrial/Commercial Credit Firms	F = Timeshare
K = Insurance Company	M = Trust/Mortgage and Trust
I = Investment Company	Z = Miscellaneous

**Price Level:** 3**MODELED HOME SALE AMOUNT DATA****ATTRIBUTE****A361**

The sale amount has been derived from census information. Omit will provide output with no modeled information.

**Price Level:** 0



# Home and Mortgage

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**MORTGAGE INTEREST RATE** **CODE** **C024**

Mortgage Interest Rate may include modeled data.

A = 5.4% and below	F = 7.5% – 7.9%	K = 10% – 11%
B = 5.5% – 5.9%	G = 8.0% – 8.4%	L = 12% – 13%
C = 6.0% – 6.4%	H = 8.5% – 8.9%	L = 14% – 15%
D = 6.5% – 6.9%	I = 9.0% – 9.4%	N = 16% or higher
E = 7.0% – 7.9%	L = 9.5% – 9.9%	

*Price Level:* 3

**MORTGAGE INTEREST RATE** **DATA FIELD** **D012**

Mortgage Interest Rate: [xx.xxxxx]

*Price Level:* 3

**MORTGAGE LOAN AMOUNT** **CODE** **C022**

Loan (Mortgage) Amount may include modeled data.

A = under \$25,000	E = \$100,000–\$149,999	I = \$300,000–\$349,999
B = \$25,000–\$49,999	F = \$150,000–\$199,999	J = \$350,000–\$499,999
C = \$50,000–\$74,999	G = \$200,000–\$249,999	K = \$500,000–\$999,999
D = \$75,000–\$99,999	H = \$250,000–\$299,999	L = \$1,000,000+

*Price Level:* 3

**MORTGAGE LOAN AMOUNT** **DATA FIELD** **D010**

Loan (Mortgage) Amount: [in thousands xxxx]

*Price Level:* 3

**MORTGAGE LOAN TO VALUE** **CODE** **C025**

Loan-to-Value Ratio is the quotient of the loan amount divided by the sales price. This field may include modeled data.

A = under 20	E = 35–39	I = 55–59	M = 75–79
B = 20–24	F = 40–44	J = 60–64	N = 80–89
C = 25–29	G = 45–49	K = 65–69	O = 90+
D = 30–34	H = 50–54	L = 70–74	

*Price Level:* 3

**MORTGAGE LOAN TYPE** **CODE** **C021**

Loan Type Code may include modeled data.

C = Conventional  
F = Federal Housing Authority (FHA)  
V = Veterans Administration (VA)  
Z = Reverse Mortgage

*Price Level:* 3

**MORTGAGE SALE PRICE** **DATA FIELD** **D009**

The most recent selling price of the home, as recorded on the deed at the county courthouse and/or the county tax rolls. [in thousands xxxxx]

*Price Level:* 3

## Home and Mortgage

<b>PURCHASE DATE (RECORDED)</b>	<b>DATA FIELD</b>	<b>D001</b>
The century, year, and month when the grant deed was recorded. [CCYYMM]		
<i>Price Level:</i> 3		
<b>REFINANCE</b>	<b>ATTRIBUTE</b>	<b>A341</b>
The transaction is a refinance of the mortgage.		
<i>Price Level:</i> 3		
<b>REFINANCE DATE (RECORDED)</b>	<b>DATA FIELD</b>	<b>D003</b>
The century, year, and month when refinancing was recorded. [CCYYMM]		
<i>Price Level:</i> 3		
<b>SECOND MORTGAGE</b>	<b>ATTRIBUTE</b>	<b>A342</b>
The loan is for a second mortgage on the property.		
<i>Price Level:</i> 3		
<b>SUBPRIME LENDER</b>	<b>ATTRIBUTE</b>	<b>A353</b>
This record is for a subprime lender. Subprime lenders are willing to make a loan with added risk in exchange for higher interest rates. (See HELP FAQ for a list.)		
<i>Price Level:</i> Available only when bundled with INTEREST RATE.		
<b>SWIMMING POOL</b>	<b>ATTRIBUTE</b>	<b>A334</b>
<i>Available Only on MortgageBase Premium</i>		
The respondent has a swimming pool.		
<i>Price Level:</i> 3		
<b>TERM OF MORTGAGE</b>	<b>CODE</b>	<b>C026</b>
Mortgage Term may include modeled data.		
A = under 1 year    C = 4–5 years            E = 11–15 years    G = 21–25 years		
B = 1–3 years        D = 6–10 years            F = 16–20 years    H = 26+ years		
<i>Price Level:</i> 3		
<b>YEAR HOME BUILT</b>	<b>DATA FIELD</b>	<b>D006</b>
<i>Available Only on MortgageBase Premium</i>		
The century and year construction was completed on the house. [CCYY]		
<i>Price Level:</i> 3		
<b>YEAR HOME BUILT CODE</b>	<b>CODE</b>	<b>C028</b>
<i>Available Only on MortgageBase Premium</i>		
Identifies the approximate age of the house.		
A = Pre 1950        E = 1965–1969            I = 1985–1989    M = 2005+		
B = 1950–1954    F = 1970–1974            J = 1990–1994		
C = 1955–1959    G = 1975–1979            K = 1995–1999		
D = 1960–1964    H = 1980–1984            L = 2000–2004		
<i>Price Level:</i> 3		

# Quality Settings

The Quality Settings provide a list of criteria for selection or omission to further qualify the data being requested.

**DO NOT MAIL LEADS** **ATTRIBUTE** **A015**

The Direct Marketing Association (DMA) maintains a file of individuals who do not want to receive advertising mail or catalogues. Individuals on that file may be omitted.

*Price Level:* 0

**DSF/DPV SETTINGS** **CODE** **C032**

Delivery Sequence File / Delivery Point Validation: Provides only addresses that have matched the US Postal Service DSF/DPV addresses. This allows selection of:

A = Exact Address                      B = Missing/Invalid Apartment Number

*Price Level:* 0

**MFDU ADDRESSES** **ATTRIBUTE** **A363**

Reports records that are multi-family dwelling units of any type or size.

*Price Level:* 0

**MFDU ADDRESSES (MISSING/INVALID APT #S)** **ATTRIBUTE** **A012**

Reports records that are multi-family dwelling units of any type or size which have missing or invalid apartment numbers.

*Price Level:* 0

**NAMES NOT RECENTLY VALIDATED (15 MONTHS)** **ATTRIBUTE** **A352**

The names have not been verified at the listed address within the past 15 months.

*Price Level:* 0

**NON-DELIVERABLE LEADS** **ATTRIBUTE** **A002**

The address is not deliverable. The individuals may be listed in phone directories without addresses. The address may have information for only two of the standard lines of address; it may be suspended; or it may not be in the USPS delivery area.

*Price Level:* 0

**PHONES ON ANY STATE DO-NOT-CALL LIST** **ATTRIBUTE** **A082**

The flag that indicates the phone number was found on the Do Not Call list maintained by some state government.

*Price Level:* 0

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<b>PHONES ON DMA OR PRIVATE DNC LIST</b>	<b>ATTRIBUTE</b>	<b>A083</b>
<p>The flag that indicates the phone number was found on the Do Not Call list managed by a non-governmental organization.  <i>Price Level:</i> 0</p>		
<b>PHONES ON FTC DO-NOT-CALL LIST</b>	<b>ATTRIBUTE</b>	<b>A081</b>
<p>The flag that indicates the phone number was found on the FTC Do Not Call list.  <i>Price Level:</i> 0</p>		
<b>PHONE NUMBER</b>	<b>ATTRIBUTE</b>	<b>A005</b>
<p>Identifies records that include phone numbers.  <i>Price Level:</i> 0</p>		
<b>PO BOX ADDRESSES</b>	<b>ATTRIBUTE</b>	<b>A003</b>
<p>The record has a post office box for an address. While the mail is deliverable, there is less reliability of names associated with box numbers because of the purpose P.O. Boxes fulfill.  <i>Price Level:</i> 0</p>		
<b>PO BOX ADDRESSES WITHOUT PHONES</b>	<b>ATTRIBUTE</b>	<b>A014</b>
<p>The record has a post office box for an address and no phone number. While the mail is deliverable, there is less reliability of names associated with box numbers because of the purpose P.O. Boxes fulfill.  <i>Price Level:</i> 0</p>		
<b>SINGLE SOURCED (NO PHONE) LEADS</b>	<b>ATTRIBUTE</b>	<b>A024</b>
<p>Records appearing on only one of the multiple sources.  <i>Price Level:</i> 0</p>		
<b>ZIP+4 ADDRESSED LEADS</b>	<b>ATTRIBUTE</b>	<b>A004</b>
<p>ZIP+4 code is known for the record address. Records with a USPS ZIP+4 code assigned are more deliverable than those without.  <i>Price Level:</i> 0</p>		

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