

OmniTrue - Mortgage Criteria

Please let us know if there is any criteria you don't see below that you'd like added to ScoredList

Geographic Criteria

- Zip Code + Radius
- Zip Code List
- Exclude Zip Codes
- Address Type
 - Single Family Dwelling
 - Apartment/Condominium
 - Post Office Box
 - General Delivery
 - Rural Route
- State
 - County
- DMA
- Custom Population File

Deduplication Criteria

- Deduplication Level
 - Household
 - Address
 - No Deduplication

Suppression Criteria

- Cut Order Suppression
 - Days to Suppress
- Cut Order Suppression Level
 - By End User
 - By Ad Agency

Credit Inquiries (Triggers)

- Mortgage Credit Inquiries
 - Date Range
 - Last ____ Days

Credit Scores and other Attributes

- Automotive 5 Credit Score
- Standard 5 Credit Score
- Number of All Active Trades
- Months on Credit File
- No Bankruptcies
- No Repossessions

- No Foreclosures
- No Current Derogatories

Mortgage Attributes

- Months Since Most Recent Mortgage Opened
- High Credit Amount
- Current Balance
- Monthly Payment
- Opened a Mortgage in the last ____ months
 - 6 months 12 Months 24 months
- Closed a Mortgage in the last ____ months
 - 6 months 12 Months 24 months

VA Mortgages Only

- Number of Open VA Mortgages
- Months Since Most Recent Mortgage Opened
- Cumulative Balance of All VA Mortgages
- Highest Balance

Derogatory

- Days Late in last 3 Months
 - 30 Days 60 Days 90+ Days
- Days Late in last 6 Months
 - 30 Days 60 Days 90+ Days
- Days Late in last 12 Months
 - 30 Days 60 Days 90+ Days
- Days Late Currently ____ to ____

Mortgage Tradeline Attributes

- Tradeline State
 - Open or Closed
 - Open
 - Closed
- Tradeline Rate
 - Fixed or Variable
 - Fixed
 - Variable
- Loan Status
 - Paid account as agreed
 - 2 or less payments past due
 - 3 or less payments past due
 - 4 or less payments past due
 - 4 or more payments (120 days) past due

- Refinanced or Renewed
- Collection account
- Charge-off
- Foreclosure Process Started
- Tradeline Type
 - All
 - Conventional Mortgage
 - FHA Mortgage
 - VA Mortgage
 - USDA Real Estate Mortgage
 - Commercial Mortgage
 - Second Mortgage
 - Home Improvement
 - Home Equity
- No Late Mortgage payments in 12 Months
- Open Date Range
- High Credit Amount (Amount Loaned)
- Cumulative Amount Loaned (All Mortgages Combined)
- Current Balance
- Term in Months
- Months Since Tradeline Opened
- Monthly Payment
- Loan to Value
- Number of Open Mortgages (All Mortgages Combined)

Census Attributes

- Census Income

Individual Attributes

- Has Email Address
- Has Telephone (Landline or Cellphone)
- Has Landline Telephone
- Has Cellphone
- Age
- Gender
- Ethnicity
- Est. Income

Property Attributes

- Property Type
 - Single Family Residence / Townhouse
 - Condominium (residential)
 - Commercial

- Duplex, Triplex, Quadplex
- Apartment
- Hotel, Motel
- Commercial (condominium)
- Retail
- Service (general public)
- Office Building
- Warehouse
- Financial Institution
- Hospital (medical complex, clinic)
- Parking
- Amusement-Recreation
- Industrial
- Industrial Light
- Industrial Heavy
- Transport
- Utilities
- Agricultural
- Vacant
- Exempt
- Mobile Home
 - Mobile and Non-Mobile Homes
 - Mobile Homes Only
 - Non-Mobile Homes Only

Household Vehicle Attributes

- Vehicle Class
- Vehicle Mileage
- Last Seen (timeframe the vehicle was last reported as being connected to the prospect)
- Model Year
- Make
- Model
- Not Owned Makes (makes that the prospect has never been reported as owning)

Individual Vehicle Attributes

- Vehicle Class
- Vehicle Mileage
- Last Seen (timeframe the vehicle was last reported as being connected to the prospect)
- Model Year
- Make
- Model
- Not Owned Makes (makes that the prospect has never been reported as owning)

Optional Add-On Data Appends (where available)

- Telephone Numbers
- Demographics (Gender, Birthdate)
- Last 4 SSN