



790 TRIUNFO CANYON ROAD #100  
WESTLAKE VILLAGE, CA 91361-1844  
805-379-6762 FAX 805-379-6760  
[www.directmarketinglists.com](http://www.directmarketinglists.com)

## **“THE LENDER FILE”**

This is a “**TARGETED LIST**” to reach homeowners, in particular second mortgage/home equity prospects or refinancing homeowners. Included below is detailed information on the service, descriptions of the databases, costs to produce such a list and sample homeowner records. ***This is exact data from courthouse records.***

**The Sinclair Company (TSC)** provides the following residential databases;

**First Mortgage File.** This file contains homeowner information dating back as early as the late 1988—*over 50 million properties spread across 50 states*. From this database, selections can be made on mortgage amount, origination date, lendable equity; lender name and current home values. This database is primarily used to identify homeowners with equity in their property that are candidates for home equity loans. It is also used to target certain lenders such as finance companies or homeowners with specific LTV ratios. ***This file can also be flagged for Variable or fixed rates.***

**Data Source.** The source of this information is compiled by a company that does work for large banks, insurance, escrow, title insurance, mortgage lenders, mortgage brokers and other companies that do business with homeowners. Most of their information is derived from trust deeds and property tax information from county clerks' and tax assessor offices. **The files are updated monthly with new homeowner records.** Historical updates are done based on the new monthly information. Every list is processed through address standardization software.

**Generally,** the customer record layout contains the following information:

- Name of Homeowners
- Address
- Lender Name where available
- Purchase Price
- Mortgage\*\*\*
- ***Interest Rate 7% and above***
- Origination Date State/County Code
- Current Market Value \*
- LTV Ratio \*
- Telephone Number \*\*

## PRICING

TSC's pricing schedule for direct mail / telemarketing is as follows:

<u>NUMBER OF NAMES</u>	<u>COST</u>
0 – 10,000	\$0.14**
10,001 – 50,000	\$0.13**
50,001 – 100,000	\$0.12**
100,001 – 250,000	\$0.10**
250,001 – 500,000	\$0.09**
500,001 – 1,000,000	\$0.07**
1,000,001 - & OVER	Quote

**\*\*FOR TELEMARKETING APPLICATIONS**, we recommend appending new phone numbers. The extra cost is \$20/1000. A small price to pay for current phone numbers.

**TSC's** fee structure incorporates all of your unique parameters into a single cost per name. **No extra charge for additional selects or items on the record layout.** A 10,000 minimum name order is required on all mailing list requests. All orders are for one-time use unless prior arrangements have been made for multiple use (additional charges apply). For merge/purge and pre-approved applications.

**\*\*\*FHA and VA Loans** can be selected by coupon rates. 7 % and above.

**“WE ARE COMMITTED TO DOING WHAT WE SAY WE WILL DO”**

## Mortgage Profiling Credit Data



### Basic Mortgage Leads

<b>Multiple Lines of Open Credit</b>	<b>Yes</b>
Confirmed Home Owners	Yes
NCOA Mailabel Address Only	Yes
Length of Residence	2 – 15+ Years
Current Telephone Numbers	100%
Removed “Do-not-calls”	100%
Dwelling Type SFDU	Yes
Presence of Mortgage	Yes
Home Value Range	100,000 +
Age Range	25 - 60
Income Range	35,000 +
Geographic Range	National

## ***Premium Mortgage Leads***

<b>*Credit Card Balances</b>	<b>\$5,000 +</b>
<b>*Satisfactory Rating</b>	<b>80% +</b>
<b>Derogatory Payments</b>	<b>90 Days +</b>
Confirmed Home Owners	Yes
Multiple Lines of Open Credit	Yes
NCOA Mailabel Address Only	Yes
Length of Residence	2 – 15+ Years
Current Telephone Numbers	100%
Removed “Do-not-calls”	100%
Dwelling Type SFDU	Yes
Geographic Range	National

\* Excellent alternative to the more expensive FICO & Beacon scored files that lenders find effective.

\* Averaged exact data at the zip+4 level. Summarized Credit Statistics that drive lift response.

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# National Risk Score

## *Homeowner Mortgage Leads*

### History

The National Risk Score database is available nationwide and was developed by one of the major credit reporting firms to identify sub-prime candidates for the automotive industry.

This file identifies consistent patterns of consumer behavior and is based on socio-economic factors that have the greatest effect on consumer financial behavior. It takes into account several indicators that are common to sub-prime purchasers. Income, type of automobile owned, percentage of trade lines paid on a satisfactory basis, how long since last auto purchase, employment stability, and several other data selections that typify a sub-prime consumer.

### Opportunity

**Sub-Prime auto prospects also make good home loan refinance candidates.**

They are aware that their credit is not perfect and are more flexible when it comes to interest rates, points, and loan fees they are willing to pay to obtain financing.

### Summarized Credit Statistics for Marketing Lists

Summarized Credit Statistics are derived from a major national consumer credit file and are calculated by aggregating the available consumer credit data down to the ZIP + 4 level. Statistics do not communicate individual credit histories.

They are averages that typify consumer credit activity in a given neighborhood. By combining summarized credit statistics with other demographic selections you can identify the best candidates for your special offer. Although Summarized Credit Statistics do not relate individual credit information, some usage restrictions apply. Lists developed with statistics must be used in a positive or inclusive manner. The information cannot be used to deny or exclude consumers from any offer. *A sample mail piece or telemarketing script and a Special Use Rider for Summarized Credit Statistics will be required to complete your order.*

The recent introduction of Summarized Credit Statistics has significantly improved the ability to lift response on a diverse group of financial offers!

**More Profit In The Information Age  
Starts With The Best Data Available!**

Visit us on the World Wide Web <http://www.directmarketinglists.com/>  
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