

MortgageTRAX Demographics											
Attribute Type	MT Field Name	Field Description	Expanded Field Description	PossibleValues	Field Length	Warehouse Table(s)	Supplier Field Name	Source File Start Pos.	Data Type	Comments	
Ident	MN_INS_HH_ID	MortgageTRAX Household Sequence Number	MortgageTRAX Internal Insource Record Household Sequence Number		10	INSINDIV INSHH1 INSHH2 XREF			Numeric		
Ident	INS_ADDRESS_ID	Experian Address ID	Experian Address ID, a unique identifier assigned to each address in the Insource repository	Numeric	10	INSHH1	Address ID		Numeric		
Geo	FIPSTATE	FIPS State Code	State Code - The standardized two-digit numeric state identification code as defined by the Federal Information Processing Standards.	Numeric	2	INSHH1	State Code		Numeric		
Geo	STATE	State	State Abbreviation - USPS standard two letter state abbreviations	Alpha	2	INSINDIV INSHH1 INSHH2	State Abbr.		Character		
Geo	ZIP	Zipcode	Zip Code - A group of five digits used by the U.S. Postal Service to designate specific Post Offices, stations, branches, buildings or large companies.	Numeric	5	INSHH1	Zip Code		Numeric		
Geo	ZIP4	Zip+4	Zip+4 - The last four digits of a nine-digit ZIP code will permit the USPS to automate the sortation process. 1st Class Mail is read by high speed Optical Character Readers and a bar code is sprayed on the bottom of the envelope. Then the bar code reader mechanically sorts the mail to its proper carrier for delivery.	Numeric, blank if not present	4	INSHH1	Zip+4		Numeric		
Geo	DELIVERY_POINT	Delivery Point	Delivery Point and Check Digit - The last two digits of the house number and a check digit to further refine delivery location. The check digit is calculated using the ZIP, ZIP+4, and delivery point. This is subsequently used to generate the delivery point barcode on the mail piece.	Numeric, blank if not present	3	INSHH1	Del. Point Check Digit		Numeric		
Geo	CARRIER_ROUTE	Carrier Route	Carrier Route	Alpha/Numeric, blank if not present	4	INSHH1	Carrier Route		Character		
Geo	CITY	City	City Name	Alpha, blank if not present	28	INSHH1	City Name		Character		
Ident	STNO	House Number	House Number	Alpha, blank if not present	10	INSHH1	House Number		Character		
Ident	STDIR	Pre-Directional	Pre-Directional	N, NE, NW, S, SE, SW, E, W, blank if not present	2	INSHH1	Pre Direction		Character		
Ident	STNAME	Street Name	Street Name	Alpha/Numeric, blank if not present	28	INSHH1	Street Name		Character		
Ident	STSUFFIX	Street Suffix	Street Suffix	St, Ave, Blvd, Rd, Pl, Hwy, Ct, Ln, Dr, blank if not present	4	INSHH1	Street Suffix		Character		
Ident	STPOSTDIR	Post-Directional	Post Directional	N, NE, NW, S, SE, SW, E, W, blank if not present	2	INSHH1	Post Direction		Character		
Ident	UNITTYPE	Unit Designator	Unit Designator - Secondary unit type that distinguishes between lots, suites, apartments, etc.	Apt, Room, Ste, Floor, Lobby, Rear, Box, or PO Box, blank if not present	6	INSHH1	Unit Designator		Character		
Ident	UNITNUMBER	Unit Number	Unit Designator Number - Value associated with an apartment, lot or suite	Alpha, Numeric, blank if not present	8	INSHH1	Unit Designator Number		Character		
Property	DWELLUNITS	Dwelling Unit Size	Dwelling Unit Size	A=1 unit B=2 units C=3 units D=4 units E=5-9 units F=10-19 units G=20-49 units H=50-100 units I=101+ units	1	INSHH1	Number of Units	311	Numeric		
Geo	AUC	Address Usage Code	Address Usage Code - Describes the general usage of the address based on USPS delivery type	G = General Delivery GD = General Delivery Default H = High Rise HD = High Rise assigned by ZIP+4 default P = PO Box PD = PO Box assigned by ZIP+4 default R = Rural Route RD = Rural Route assigned by ZIP+4 default S = Street SD = Street assigned by ZIP+4 default U = Unique UD = Unique assigned by ZIP+4 default Blank if not present	2	INSHH1	Address Usage Code		Character		
Geo	AQI	Address Quality Indicator	Address Quality Indicator - Using outcomes of United States Postal Service Delivery Sequence File (DSF) results and other Experian proprietary logic, an indicator is assigned to each address to communicate the quality of the address.	E = Excellent G = Good S = Satisfactory M = Marginal N = Telemarketing Only	1	INSHH1	Address Quality Indicator		Character		
Geo	FIPSCNTY	FIPS County Code	The FIPS county code and Independent City Code as defined by the Federal Information Processing Standards.	Numeric	3	INSHH1	County Code		Numeric		
Geo	COUNTY	County Name	County Name	Alpha	25	INSHH1	County Name		Character		
Geo	CENSUSTRACT	Census Tract	Census Tract - Statistical subdivision of a county; observe county lines and are unique to an MSA except New England. Generally have 2500-8000 persons.	Numeric, blank if not present	6	INSHH1	Census Tract		Numeric		
Geo	CENSUSBLOCK	Census Block Group	Census Block Group - A set of blocks sharing the same first digit within a census tract, a block group usually includes fewer than 97 blocks. Block groups contain 250-550 housing units with the ideal being 400.	Numeric, blank if not present	1	INSHH1	Census Block		Numeric		
Geo	LATITUDE	Latitude	Latitude - The geographic coordinate of a point measured in degrees north or south of the equator	Numeric with six implied decimals	9	INSHH1	Latitude		Numeric		
Geo	LONGITUDE	Longitude	Longitude - The geographic coordinate of a point measured in degrees east or west of the Greenwich meridian	Numeric with six implied decimals	10	INSHH1	Longitude		Numeric		
Geo	DMA_RANK	Designated Market Area Rank	Designated Market Area (DMA) - A rank based on the share of television audiences from largest to smallest	Numeric	3	INSHH1	DMA Rank		Numeric		

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Geo	MSA	Metropolitan Statistical Area	Metropolitan Statistical Area (MSA) - Metropolitan Statistical Area is a federally defined area (usually know as metro area) containing a city or twin cities of at least 50,000 population. New England MSA's are defined in terms of cities and towns. Outside New England they are defined by county.	Numeric, blank if not present	4	INSHH1	MSA		Numeric	
Demo	PHONE	Telephone Number	Telephone Number - Applied to each living unit when available.	Numeric, blank if not present	10	INSHH1	Telephone Number		Numeric	
Demo	DWELTYPE	Dwelling Type	Dwelling Type - Indicates the type of dwelling. Single Family Dwelling Units are residences for one family or living unit. Multi-	S = Single Family A = Multi-Family Dwelling Units	1	INSHH1	Dwelling Type		Character	
Model	FICO ITA	Look-A-Like Model	Predicts individual ability to repay credit/credit eligibility							
Demo	HOIND	Homeowner	Homeowner - Homeowner information indicates a consumer owning a home.	Y = Yes, U = unknown	1	INSHH1	Homeowner		Character	
Demo	INCOME	Estimated Income	Estimated Income - Estimated Income is the total estimated income for a living unit calculated using a statistical model. The model predicts income using census demographics, individual demographic data and summarized credit statistics.	A = \$1,000 - \$14,999 B = \$15,000 - \$24,999 C = \$25,000 - \$34,999 D = \$35,000 - \$49,999 E = \$50,000 - \$74,999 F = \$75,000 - \$99,999 G = \$100,000 - \$124,999 H = \$125,000 - \$149,999 I = \$150,000 - \$174,999 J = \$175,000 - \$199,999 K = \$200,000 - \$249,999 L = \$250,000 + U or blank = Unknown	1	INSHH1	Estimated Income (New)		Character	
Demo	LOR	Length of Residence	Length of Residence - Length of Residence (LOR) is the length of time the living unit has lived at the current address. The calculation is based on the first time the living unit was reported at that address.	00 - 52 or blank	2	INSHH1	Length of Residence		Numeric	
Demo	ADULTS_LU	Number of Adults in Living Unit	Number of Adults in Living Unit - The number of people in a living unit 19 years old or older	0 - 8 9 = 9 or more	1	INSHH1	Number of Adults in LU		Numeric	
Demo	HHAGE	Estimated Age of Primary Decision Maker	Estimated Age of Primary Decision Maker (PDM) - Experian model which calculates the estimated age of the primary decision maker.	A = 19-24 B = 25-34 C = 35-44 D = 45-54 E = 55-64 F = 65-74 G = 75+ blank if not present	1	INSHH1	Estimated Age of PDM		Character	
Ident	FNAME (1)	First Name (1)	Person #1 First Name	Alpha, blank if not present	15	INSINDIV	Person #1 First Name		Character	
Ident	MI (1)	Middle Initial (1)	Person #1 Middle Initial	Alpha	1	INSINDIV	Person #1 Middle Initial		Character	
Ident	LNAME (1)	Last Name (1)	Person #1 Last Name	Alpha	20	INSINDIV	Person #1 Last Name		Character	
Demo	ETHNIC (1)	Ethnicity (1)	Person #1 Primary Ethnic Market Code - A code assigned based on the surname, and in some cases first name, of the consumer.	00 = Unknown 01 = Arabian 02 = Armenian 03 = Belgian 04 = Bulgarian 05 = Chinese 06 = Czech 07 = Czech-Slovakian 08 = Danish 10 = Dutch 11 = English 12 = Estonian 13 = Finnish 14 = French 15 = German 16 = Greek 17 = Jewish 18 = Hindi 19 = Hungarian 20 = Icelandic 22 = Irish 23 = Italian	2	INSINDIV	Person #1 Primary Ethnic Market Code		Numeric	

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				24 = Japanese						
				25 = Korean						
				26 = Latvian						
				27 = Lithuanian						
				28 = Manx						
				29 = Norwegian						
				30 = Persian						
				31 = Polish						
				32 = Portuguese						
				34 = Romanian						
				35 = Russian						
				36 = Scottish						
				37 = Slovakian						
				38 = Hispanic						
				39 = Swedish						
				40 = Swiss						
				41 = Syrian						
				42 = Turkish						
				43 = Ukrainian						
				44 = Welsh						
				45 = Yugoslavian						
				47 = Vietnamese						
				48 = Asian						
				Blank						
Demo	DOB (1)	Date of Birth (1)	Person #1 Date of Birth	CCYYMMDD, blank if not present	8	INSINDIV	Person #1 Date of Birth		Numeric	
Demo	ESTAGE (1)	Estimated Age (1)	Person #1 Estimated Age - Estimates the age of the individual using both individual and area level data. Present only when exact age is not present	Values: 00-87 Blank if not present	2	INSINDIV	Person #1 Estimated Age		Numeric	
Demo	AGE (1)	Exact Age (1)	Person #1 Exact Age	19-87 Blank = Unknown	2	INSINDIV	Person #1 Exact Age		Numeric	
Demo	PRESCHILD	Presence of Children	Presence of Children - Identifies living units with children. A child is 0 to 18 years old.	Y = Yes U = Unknown	1	INSHH1	Presence of Children		Character	
Property	PURCHAMT	Home Purchase Price	Home Purchase Price - The price paid by the homeowner as recorded on the deed or calculated if not present on the realty record.	Represented in thousands 9,999,xxx	4	INSHH2	Home Purchase Price		Numeric	
Property	PURCHDT	Home Purchase Date	Home Purchase Date	CCYYMMDD, blank if not present	8	INSHH2	Home Purchase Date		Numeric	
Property	HOMEBUILDDT	Home Year Built	Home Year Built	CCYY, blank if not present	4	INSHH2	Home Year Built		Numeric	
Property	HOMELANDVAL	Home Land Value	Home Land Value - The assessed value of the land.	Represented in thousands 9,999,xxx	4	INSHH2	Home Land Value		Numeric	
Property	PROPTYPEDETAIL	Home Property Type Indicator	Home Property Indicator - The type of property	00 = Unknown	2	INSHH2	Home Property Indicator		Numeric	
Property	MKTVAL	Estimated Current Home Value	Estimated Current Home Value - The Estimated Current Home Value model uses county, state and national trends in home sale prices and assessed home values to determine property appreciation rates and current home values. The current modeling technology is based upon Matched Sale Price Index Methodology	Numeric	7	INSHH2	Estimated Current Home Value		Numeric	
Demo	PRESCHILD0712_INF	Estimated Median Income	Estimated Current Median Family Income - Family income is the total income received by all family members 15 years old and over. Median indicates that half of all families have incomes larger than that value and half have less.	0000-9999 in hundreds (example 14,000 is shown as 0140), blank if not present	4	INSHH1	Donates to Environmental Causes		Character	
Census	CENSUS_INCOME_MEDIAN	Home Building Construction Indicator	Home Building Construction Indicator - The type of building construction of the home.	00 = Unknown 01 = Brick 02 = Frame 03 = Steel 04 = Stone 05 = Stucco 06 = Block 07 = Metal 08 = Shingle 09 = Siding 99 = Other	2	INSHH2	Home Total Value		Numeric	
Property	HOME_BLDG	Refinance Lender Name	Owner Occupied - Refinance Lender Name - The name of the refinance mortgage lender or an individual.	Alpha/Numeric, blank if not present	25	INSHH2	Owner Occupied - Estimated Loan to Value		Numeric	
Property	REFI_AMT	Refinance Rate Type	Owner Occupied - Refinance Rate Type - The refinance loan rate type.	F = Fixed V = Variable Blank = Unknown	1	INSHH2	Owner Occupied - Estimated Monthly Mortgage Payment		Numeric	
Property	REFI_LENDERNAME	Refinance Term	Owner Occupied - Refinance Term - The number of months of the refinance loan.	Number of Months	4	INSHH2	Owner Occupied - Estimated Mortgage Amount		Numeric	
Property	REFI_RATEYPE	Refinance Loan Type	Owner Occupied - Refinance Loan Type	F=FHA C = Conventional V=VA J = Adjustable S = Assumable Blank if not present	1	INSHH2	Owner Occupied - Purchase Type		Character	