

Adjustable Rate Mortgages (ARMs)

Details:

Compiled from county deed recordings, Tranzact Information Services (TIS) has created a homeowner database of consumers who currently have an Adjustable Rate Mortgage. Homeowners are very likely to refinance around their ARM anniversary date. This product allows you to pinpoint the anniversary date of an Adjustable Rate Mortgage and the months surrounding it. Data is updated monthly along with refinance transactions from more than 800 counties. These homeowners may need to consolidate debt, refinance, or take cash out.

Universe:

More than 16 million records covering 50 states.

Restrictions:

One-time use only – multiple usage available. Mail piece and telemarketing script approval may be required.

Available Attributes:

A list of our most popular attributes is included at the right. Please note that the marketing universe may be limited based on the number of selected attributes. All attributes may not be fully populated on each record.

FEATURES:

- **STANDARD ATTRIBUTES:**
Name
Address
Phone Number (by request)
- **ESTIMATED ATTRIBUTES:**
Estimated LTV
Estimated Current Home Value
- **MORTGAGE ATTRIBUTES:**
Loan Type
Rate Type
Lender Name
Mortgage Amount
Mortgage Date
Purchase Amount
Purchase Date
- **DEMOGRAPHIC ATTRIBUTES:**
Age
Estimated Income
Length of Residence
Presence of Children

Choose a three month block to target homeowners before, during, & after the ARM anniversary date.

Prime/Subprime	Origination Year	Origination Month						Total
		Jul	Aug	Sep	Oct	Nov	Dec	
Prime	2003	646,200	605,321	490,507	402,104	284,690	302,521	2,731,343
	2004	360,914	367,662	353,203	358,302	340,655	368,433	2,149,169
	2005	447,720	521,847	512,802	443,857	343,783	386,888	2,656,897
	2006	474,903	552,193	479,105	516,578	528,994	533,593	3,085,366
	2007	639,615	672,643	532,027	599,457	536,575	504,077	3,484,394
Prime total		2,617,465	2,727,394	2,377,948	2,327,735	2,034,733	2,294,512	16,285,102
Subprime	2003	68,624	64,818	55,336	47,354	35,588	35,588	301,918
	2004	53,339	54,071	52,654	54,686	51,766	51,766	301,918
	2005	66,909	84,466	84,730	77,482	64,566	64,566	301,918
	2006	95,071	113,354	96,203	100,544	104,211	104,211	301,918
	2007	69,545	65,118	47,998	46,657	40,356	40,356	301,918
Subprime total		333,075	333,075	333,075	327,506	296,491	296,491	1,508,946
Grand total		2,950,540	3,060,469	2,711,023	2,655,241	2,331,222	2,407,891	16,189,731

Over 7.6 million ARMs have the potential to adjust during the period selected.

100,544 of these are subprime loans originated in October 2006.

Contact your Tranzact IS sales representative for more information:

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