

# Freddie/Fannie Mortgage Holders

## Target HARP refinance candidates with remarkable accuracy.

Fannie Mae/Freddie Mac mortgage holders who have a positive mortgage payment history can now borrow up to 125% of their property's value by refinancing through the Home Affordable Refinance Program (HARP).

Reach up to 5 million HARP refinance candidates by leveraging the following models and proprietary attributes:

- **Fannie Mae/Freddie Mac Lender Model** – Leverages our proprietary lender select process to identify homeowners with a high likelihood of having a Fannie Mae or Freddie Mac mortgage.
- **Estimated Loan-to-Value** – Offers you the ability to identify customers with little to no equity (ideal candidates for HARP!)
- **Mortgage Payment History** – Leverages our tri-bureau prescreen credit file to identify consumers who are current on their mortgage payments. Use of this data requires a firm offer of credit as mandated by the Fair Credit Reporting Act (FCRA).

You can further enhance the performance of your HARP campaign by leveraging our **frequent responder model**, which identifies consumers who have a history of responding to direct marketing offers.

We offer a wide variety of additional attributes to meet your specific marketing objectives. A list of our most popular selections is listed at the right. Our seasoned team of database marketing experts will help you leverage the combination that will best meet your needs.

## FEATURES:

- **STANDARD ATTRIBUTES:**
  - Name
  - Address
  - Phone Number (by request)
- **EQUITY AND VALUATION:**
  - AVM Market Value
  - Estimated Loan-to-Value
- **MORTGAGE ATTRIBUTES:**
  - Loan Type
  - Rate Type
  - Lender Name
  - Mortgage Amount
  - Mortgage Date
- **PROPERTY ATTRIBUTES:**
  - Property Type
  - Dwelling Type
  - Purchase Date
  - Purchase Price
- **DEMOGRAPHIC ATTRIBUTES:**
  - Age
  - Income
  - Gender
  - Occupation
  - Length of Residence
- **UNIVERSE:**
  - Over 5,000,000 households

**Contact your Tranzact IS Sales Representative for more information:  
1-888-707-7600 ~ sales@tranzactis.com**



# How to Fund More Loans

## Explore our additional marketing databases:

### Mortgage

- ~ Target homeowners who will qualify and have an immediate need to consolidate debt, refinance, or take cash out.
- ~ Leverage the largest mortgage database in the industry. This file covers all 50 states and contains homeowners with a current or past mortgage recording.

### Homeowner

- ~ Access one of the most accurate and reliable property databases on the market today.
- ~ Leverage detailed property and mortgage information for over 43 million households nationwide.

### Lender Select

- ~ Target homeowners with a first or second mortgage through a sub-prime lender or finance company. Reach homeowners who have not already been bombarded with mortgage offers.
- ~ Our proprietary lender table includes more than 600 sub-prime lenders, identifying at least 25,000 of their recorded name variations.

### FHA/VA

- ~ Target homeowners who have an FHA or VA loan. Use mortgage dates to pinpoint high interest rate mortgage holders who may want to refinance.

### Reverse Mortgage

- ~ Target seniors with equity. Use our AVMs to target LTVs that meet your underwriting criteria.

### Consumer

- ~ Includes demographic data on renters and homeowners in all 50 states, covering 97% of all U.S. owner-occupied residences.
- ~ Target motivated, responsive consumers by leveraging information about their lifestyles, purchasing behavior, brand preferences, financial products, hobbies, leisure activities, etc.

**Tranzact Information Services provides information and insight to our clients and partners to help support their acquisition, cross-sell, and retention marketing programs. Our data management platform allows marketers to build, segment and fulfill customized data solutions with unmatched flexibility and speed.**



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