

DataTree[®] ACADEMY

FINANCE SCORE FILTERS

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Overview

The Finance Score filters are a premium filter that provide an estimate of the likelihood (or propensity) for a homeowner to secure a new mortgage. These are designed to support portfolio management and marketing campaigns.

Description

Purchase Intel Score: This is the likelihood of securing a purchase mortgage within the next 3 to 6 months. This can also be used as an indicator of the likelihood of the owner selling the property.

Refi Intel Score Conventional: The propensity that an individual will get a conventional refinance loan within the next 3 to 6 months.

Refi Intel Score FHA: The score indicates the likelihood of getting an FHA Refinance loan within the next 3 to 6 months.

Refi Intel Score Cash-out: This is the propensity of getting a cash-out refinance within the next 3 to 6 months.

Equity Intel Score: The likelihood of getting a home equity line of credit within the next 3 to 6 months.

Likelihood

The national average for all propensity scores is 100. In general, the higher score, the more likely the property owner is to open a loan of the particular type. The converse is also true. The scores are generally linear, so a score of 200 indicates that an owner is about twice as likely to get one of the above loans than the national average.

Ranges

Below is a listing of the meaning of the score ranges.

Purchase Intel Score, Refi Intel Score Conventional, Refi Intel Score Cash-out, and Equity Intel Score use the same score range:		Refi Intel Score FHA uses a different score range as FHAs are less common than Conventional Loans.:	
0-100	Below Average Likelihood	0-100	Below Average Likelihood
101-199	Above Average Likelihood	101-199	Above Average Likelihood
200-299	High Likelihood	200-599	High Likelihood
300+	Very High Likelihood	600+	Very High Likelihood

Score Models

The scores are built using proprietary algorithms. They do not use non-public, credit-related data, or FCRA-regulated information in their calculations.