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Risk Scores / Modeled Scores

These Scores are derived financial transaction data of hundreds of millions of consumers, aggregated at the Zip+4 levels; assuring the privacy of individual creating a high performance lead.

- **RISK SCORES**

Our scoring system identifies performance within a geographic area via historical patterns of credit usage and payment behavior. The score is derived from predictors as credit card debt, retail as well as other trade line information.

Our leads are based on many factors such as mail order buyers, home value, age, children's ages, income, donors and many other available selections. Our scoring system ranges from 450-850.

- **AGGREGATE REVOLVING BANKCARD INFORMATION:**

There are several ways to choose a target with varying levels of bankcard reported outstanding balances:

- extremely low balance • moderately low balance
- moderate balance • moderately high balance
- high balance • extremely high balance

Combining this selection with the Risk scores helps to identify homeowners possibly in need of additional cash.

- **BANKCARD RATINGS**

Ten segments are available for selection, from 0-10% to 91-100%.

Use with Aggregate Revolving Bankcard Balance to find prospects with the exact combination of available balance and balance utilized that you need. You have the ability to target consumers who are over-utilized for home equity lines of credit, or under-utilized for home improvements, vacation offers, and small business services such as furniture and appliance, and fitness centers.

- **AUTOMOTIVE INDUSTRY**

Target prospects likely to be in the market for a new vehicle.

Auto Newest Trade - select from these four (4) variables, most likely to be looking for a vehicle, probably paid off, recently opened auto trades, somewhat to be looking for a vehicle.

Auto Open Loans - two variable selects available, Areas with high concentration of open auto loans, Areas with low concentration of open auto loans.

- **INDUSTRY SOLUTIONS**

Banking, Insurance and Automotive Industries

- Overlay risk scores on your database to determine credit worthy, or subprime consumers for special finance offers.
- Target discharged bankruptcies that fall within a desired credit range.
- Target areas with high or low concentrations of open auto loans, plus open auto trades from recently opened to most likely paid off.

Mortgage Industry

Subprime Program:

Identify consumers with debt and credit challenges: Choose risk assessment industry- like ranges of less than 600, specific loan amounts or LTV, moderate to extremely high bank revolving balances, and a high utilization rate on their bankcards.

Debt Consolidation or Refinance:

Choose your risk assessment range, a bankcard revolving balance, percent utilization, loan amount, LTV Ranges, length of residence, or teens in household.

New Mortgage Prospects:

Identify renters with a high propensity to purchase a home. Choose risk assessment ranges, prospect age, renters, income, and length of residence.

100% - 125% Financing Programs:

Identify borrowers with good to excellent credit who need cash for home improvements, debt consolidation, or major purchases: Choose a risk assessment range, recent new homeowner, or presence of bank cards.

No-doc/Low-doc Mortgages:

Identify entrepreneurs, self employed, or recent immigrants. Choose a risk assessment range, ethnicity, small home and office businesses, occupation, or new business phone connects.

Advantage:

- Industry-like scores for non-pre approved offers of credit so you can target households within industry-like credit ranges 450-850. These can be used for any offers that do not require FCRA compliance.
- Reach all US households. 119 million households and 64 million home owners – select by zip, SCF, County, State, or phone area code.