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Data Lists & Analytics

Data Lists

Vertical Direct provides you the most comprehensive credit and consumer information databases for mortgage brokers, lenders and financial institutions. Our consumer information database is a compilation of tri-bureau credit, real estate and county property files that are merged and aligned to develop the most comprehensive homeowners' database available with over 200 million accessible records! Our clients utilize these mortgage lists for the different products they offer including mortgage refinancing, debt consolidation, reverse mortgages, insurance and much more.

Credit Scored

- [DataPlusSM](#)
- [Mortgage Inquiry Triggers](#)
- [High Utilization of Revolving Credit](#)
- [Mortgage Late-Payer](#)
- [First-time Homebuyers](#)
- [Existing FHA/VA Borrowers](#)
- [FHA Prospect Database](#)

ITA (Invitation to Apply)

- [Adjustable Rate Mortgages \(ARMs\)](#)
- [New Homeowner Database](#)
- [Mortgage](#)
- [Lender Select](#)

Debt Consolidation

- [Multi-Lien](#)
- [Reverse Mortgages](#)
- [Existing FHA/VA Borrowers](#)
- [FHA Prospect Database](#)

Consumer

- [Consumer Activities & Interests](#)
- [Bankruptcy Database](#)

Analytics

Utilization of our proprietary Tri-Credit Bureau consumer information database allows us to deliver your product and message to individuals that are pre-defined to fit your target demographic. Vertical Direct utilizes geography, data and demographics to centralize each marketing campaign.

We understand the challenges you face and the opportunities you seek in today's constantly changing financial environment. Our years of experience and unique analytic solutions are designed to specifically meet your needs. Let Vertical Direct help ensure your continued success by optimizing your marketing efforts and maximizing your ROI.

Highlights:

- Data is gathered from multiple sources (including credit bureaus) to increase the overall universe and define your prospect(s).
- Data scrubbed regularly against both federal and state Do Not Call (DNC) lists (to protect consumer privacy)
- Proprietary systems that allow for data extracts of all sizes at unprecedented speed.
- Mortgage lien information to improve the breadth and accuracy of all of our lists.

Calculate current market value using the most sophisticated Automated Valuation Models (AVMS) (adjust to fluctuations in financial climate and property values)

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Warning: include(/var/chroot/home/content/68/9214968/html/includes/google_analytics.inc) [function.include]: failed to open stream: No such file or directory in /home/content/68/9214968/html/vertdirect.com/footer.php on line 11

Warning: include() [function.include]: Failed opening '/var/chroot/home/content/68/9214968/html/includes/google_analytics.inc' for inclusion (include_path='.:usr/local/php5_3/lib/php') in /home/content/68/9214968/html/vertdirect.com/footer.php on line 11