

DATASET DETAILS

OPPORTUNITY FORECASTS

GEOGRAPHIC LEVELS: US, State, Region, MSA, County, Tract, Custom

COVERAGE: 100%

REFRESH SCHEDULE: Quarterly (at a min)

SEGMENTS:

- **Purpose** (Purchase, Refi, Total)
- **Borrower Race/Ethnicity** (African-American, Asian, Hispanic, Pacific Islander, Native American)
- **Income Level** (Low, Mod, LMI, Middle, Upper) by Tract and Borrower
- **Loan/Product Type:** Conventional, Gov't, Conforming, Jumbo, FHA, VA, FSA
- **Other Segments:** First Time Homebuyer, Female Applicant, Millennial, Senior, MMCT, New Construction

KEY VARIABLES

- **Market Size** (Loans, Dollars, Ave. Loan Size)
- **Growth Metrics** (Indexes and Rates)
- **Segment Mix and Penetration Rates**
- **Density & Generation Rates**

HMDA (2004–2020)

GEOGRAPHIC LEVELS: US, State, Region, MSA, County, Tract, Custom

COVERAGE: 100%

REFRESH SCHEDULE: Annually

SEGMENTS:

- **Same as Forecast Datasets**
- **Additional Custom Datasets**
- **By Lender Type (IMB, Bank, CU)**

KEY VARIABLES

- **Originations, Applications, Denials by Lender by Market** (Loans, Dollars, Ave. Loan Size, Rates)
- **Share by Lender for Apps, Loans, Denials** (Loans, Dollars, ALS for All Segments)
- **Penetration Rates for Apps, Loans, Denials** (Loans, Dollars, ALS for All Segments)
- **Lender Ranking**
- **Competition Ratios:**
 - Loan-to-Lender Ratio
 - Concentration Score
 - Top 5 Threshold

MLS DATA

GEOGRAPHIC LEVELS: Property Level and Up

COVERAGE: Top 300 MLS

REFRESH SCHEDULE: Weekly

KEY VARIABLES

- **Property Type** (Residential, Single Family, Duplex, Condo, etc.)
- **Listing Status** (Active, Withdrawn, Sold, Pending)
- **Dates: Listing, Sale, Days on Market**
- **Price: Listing, Sale**
- **Listing Agent Info**
 - Name, Email, Phone
 - Brokerage Name, Phone
 - 12-month Totals by Agent for Listings, Sales, DOM, Average Price

PROPERTY DATA

GEOGRAPHIC LEVELS: Property Level and Up

COVERAGE: 94% of Population

REFRESH SCHEDULE: Weekly

KEY VARIABLES

- **Property Type**
- **Loan Type** (Purchase, Refi, Equity)
- **Sale Price and Loan Amount**
- **Lender Company Name, NMLS ID, Address, Registered LO Count**
- **Title Company (if applicable)**
- **Broker Name/ID (if applicable)**
- **Buyer/Seller Name**
- **Price: Listing, Sale**
- **Mortgage Loan Originator Info**
 - Name, NMLS #
 - Address
 - License states/#s
 - Current Company
 - Work History
 - Email, phone, Social Media*
 - Ranking

DEMOGRAPHIC DATA

GEOGRAPHIC LEVELS: US, State, Region, MSA, County, Tract, Custom

COVERAGE: 100%

REFRESH SCHEDULE: Annual

KEY VARIABLES

- **Identification of Majority-Minority Tracts (MMCT)**
- **LMI and CRA Tract Identification and Info**
- **Household Counts and Concentration by Age, Income, Race, Ethnicity, Size, Gender**
- **Home Values**
- **Housing by Type, Occupancy, Size, Tenure**
- **Homeownership Rates by Household Segments**
- **Median Income by Age, Race, Ethnicity, Age, Gender**
- **Points of Interest Locations**
 - Places of Worship
 - Schools
 - Colleges/Universities
 - Hospitals and Health Centers
 - Nonprofit Agencies