



STEWART

Directories Inc.

50314 Kings Point Drive
P.O. Box 326
Frisco, North Carolina 27936-0326
Ph: 800-311-0786 Fax 443-901-7570

AUTO PROGRAMS

Score one

\$300.00/M

Credit Score Only

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list. **For your information:** ScoreOne is the industry's premier source for individual credit scores. PolkOne's individual credit scores utilize two independent data sources for increased deliverability and effectiveness. ScoreOne targets to the individual level rather than household.

Precision Lease Loan

\$350.00/M

Credit Score + Auto Flex

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. This list selects in the market's prospects through three credit attributes. The marketing campaign includes credit qualified individuals that have 1) a lease terminating, 2) have equity in their current auto loan, and 3) have closed an auto loan. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.

Precision Vehicle

\$425.00/M

Year/Make/Model-W/Auto Flex + Credit Score

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. PV incorporates all the credit attributes of Precision Lease/Loan with the addition of Make/Model/Year. This premium list will identify new car buyers with unparalleled intelligence and will be most effective in previously unrestricted states. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.



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Niche One

\$410.00/M

Niches + Credit Score

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. NicheOne employs Polk's Niche models with the credit score. NicheOne focuses on buyer loyalty and preference with the addition of a credit score. Ideal for restricted states. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.

Vehicle Maximizer

\$410.00/M

Year/Make/Model ó W/No Open Loans since 6/00 + Credit Score

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. VM is an innovative credit program to focus on Make/Model/Year. VM will market to prospects that have not opened an auto loan since 6/1/00 and have a selected Make/Model. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.

Lease Expirations

\$410.00/M

Lease Expiration + Credit Score

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. This list identifies prospects that have an automotive lease approaching expiration. Add credit score ranges and/or monthly payment for increased segmentation. Specify any combination of months to expiration. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.

Precision Niche

\$450.00/M

Credit Score + Auto Flex + Polk Niches

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. Precision Niche utilizes lease termination with Polk's Niche models. Precision Niche is a clustering system that groups individuals with similar profiles and product preferences and combines lease termination. Ideal for lease promotions. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.



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Demo One

\$350.00/M

Ethnicity + Age + Credit Score

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. This list employs individual credit scores with ethnicity and date of birth for enhanced marketing. PolkOne is the only product that can incorporate demographics with credit data. Additional Polk demographics are available. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.

First Time Buyer

\$350.00/M

Credit Score + Polk Age + No Auto Purchase of Lease History Ever

With this list you select households based on geography and credit score. The credit score information is obtained through Equifax, one of the nations largest credit bureaus. With this list you market to first time buyers with this unique marketing campaign. You will be mailing to prospects that have no auto loan on file, meet certain age specifications and drive them into their first car. The names in the list are backed by an individual lender who approves each household for an offer of credit ensuring the quality of the list.

Auto Score

\$330.00/M

Credit Score + Year/Make/Model

Individual Attributes

Gender	N/C
Age	N/C
Date of Birth	\$20.00/M
Ethnic Background	\$30.00/M

Household Attributes

Marital Status	N/C
Type of Address	N/C
Own / Rent	N/C
Property types	N/C
Condominium	
Duplex	
Mobile Home	
Other	
Residential	
Unknown	Multi Unit Dwelling



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Household Type	N/C
Marital Status	
Married with children	
Married with no children	
Male / Female no Children	
Male / Female with Children	
Income Range	N/C
0-15000	
15,000-19,999	
20,000-29,999	
30,000-39,999	
40,000-49,999	
50,000-74,999	
75,000-99,999	
100,000-124,999	
125,000-149,999	
150,000 or more	
Length of Residency	N/C
# of years	
Vehicle Attributes	
Niches	\$55.00/M
Vehicle Model Year	\$50.00/M
Specific Manufacturer	\$50.00/M
Registration Status	\$50.00/M
Auto Credit Attributes	
Lease Ending in	
0 Months ó 12 Months	\$50.00/M
Loan Ending in	
0 Months ó 12 Months	\$50.00/M
Auto Loan Equity 50% or Greater	\$50.00/M
Closed Auto Loan, with no new purchase or lease since closure	\$50.00/M
No Purchase or Lease within the last 12 months	\$50.00/M
No Purchase or Lease History Ever	\$50.00/M
No Purchase or Lease since	\$50.00/M



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Trade Characteristics

Number of Trades	\$50.00/M
Number of Satisfactory Trades	\$50.00/M
Number of months since oldest trades	\$50.00/M
Number of trades with current past due balances	\$50.00/M
Worst Current Status for all Trade Lines	\$50.00/M
Paid as agreed: Satisfactory; Current	
Pays 31-60 days; Not more than 2 payments past due	
Pays 61-90 days; not more than 3 payments past due	
Pays 91-120 days; not more than 4 payments past due	
Pays over 120 days; not more than 5 payments past due	
Bad Debt/Wage earner plan or similar arrangements	

Installment Characteristics

\$50.00/M

High credit on open or closed installment

Derogatory Characteristics

No Derogatory credit	\$50.00/M
No Current Derogatory Credit	\$50.00/M
No Bankruptcies or Repossessions	\$50.00/M
No Bankruptcies	\$50.00/M
Number of satisfactory trades opened since bankruptcy	\$50.00/M
Number of current 60-90 day late payments after bankruptcy	\$50.00/M
Total number of 60-90 day late after bankruptcy	\$50.00/M
Number of Auto Repossessions ever	\$50.00/M
Number of Auto Repossessions in past 24 months	\$50.00/M
Month/Year of most recent auto repossession	\$50.00/M
Number of Collections greater than \$500	\$50.00/M
Number of Foreclosures in past 24 months	\$50.00/M
Number of trades ever 30 days delinquent or worse	\$50.00/M
Number of trades ever 90 days delinquent or worse	\$50.00/M
Number of Derogatory public records	\$50.00/M
Number of Derogatory public records in the past 24 months	\$50.00/M
Number of Trades 30 days delinquent in past 24 months	\$50.00/M
Number of Trades 90 days delinquent in past 24 months	\$50.00/M



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Mortgage Characteristics

Home Loan Type	\$50.00/M
Mortgage	
Home Equity	
Both	
Opened Month/Year	\$50.00/M
Monthly Payment	\$50.00/M
Current Balance	\$50.00/M
High Credit Amount	\$50.00/M

Auto Characteristics

Month/Year Opened	\$50.00/M
Months since Auto Trade line opened	\$50.00/M
Month/Year Closed	\$50.00/M
Trade Line	\$50.00/M
Lease	
Loan	
Both	
Monthly Payment	\$50.00/M
High Credit Amount	\$50.00/M
Current Balance	\$50.00/M

Auto Characteristics (cont.)

Vested Equity %	\$50.00/M
Number of open Auto Trade Lines	\$50.00/M
Trade Line Status	\$50.00/M
Paid as agreed	
Pays 31-60 days not more than 2 payments late	
Pays 61-90 days not more than 3 payments late	
Pays 91-120 days not more than 4 payments late	
Pays over 120 days not more than 5 payments late	
Making regular payments or paid under Wage Earner Plan	
Repossession	
Charges off to bad credit	



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Miscellaneous Characteristics

Number of months since latest trade	\$50.00/M
Number of trades 30 days past due but never 60 days	\$50.00/M
Number of trades 60 days past due but never 90 days	\$50.00/M
Number of trades 90 days past due but never bad	\$50.00/M
Number of trades ever bad debt	\$50.00/M
Age on credit file	\$50.00/M
Ratio of Revolving Balance to High Credit	\$50.00/M
Total Balance of all revolving debt	\$50.00/M

Minimum of \$500.00