



LexisNexis[®] RiskView[™]

Liens and Judgments Report Attributes



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RiskView Liens and Judgments Report Overview

LexisNexis[®] RiskView[™] Liens and Judgments Report is one of the tools that can help you evaluate the creditworthiness of consumers so that you can make more informed credit decisions.

RiskView Liens and Judgments Report can provide insight at the following customer stages:

Firm credit offers

The RiskView Liens and Judgments Report provides data that can help you identify the consumers who qualify for firm credit offers.

Origination

The RiskView Liens and Judgments Report can help you manage your credit risk for new account opening activity, and identify applicants who meet your credit profile to book more profitable accounts.

Management

The RiskView Liens and Judgments Report can help you identify changes in the accounts within your portfolio. You can actively manage existing customer relationships to identify customers for risk-mitigation purposes.



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RiskView Liens and Judgments Report Attributes Reference Guide

This guide acts as a reference to attributes that you can use to build decision models with anonymous performance data. Available attributes are listed with their definitions, possible return values, and descriptions of the return values.

Negative Values

The response may return a negative one (-1) for the attribute.

A negative value can be returned for any of the following conditions:

- Input information was not entered.
- There is no information available on file. If LexisNexis Risk Solutions is unable to identify and confirm that the subject is on file, or there are no filings that are related to that specific attribute, a -1 value is returned.
- The respective attribute value cannot be calculated.

Null Values

A null value is returned when a regulatory compliance restriction is on file for the subject. For example, a null condition is returned when the subject has added a security freeze to their file.

Time, Count, and Dollar Values

RiskView Liens and Judgments Report Attributes may return numeric count values, dollar values, or time values in months.

On File

The term *on file* is frequently used in this document. This term is used to describe the nature of a particular data element as it exists within LexisNexis Risk Solutions for records that are associated with the identity.

The term *on file* may also be used to reflect the degree to which an attribute is populated. For example, *on file* may be used to indicate that the data element does not exist on file within LexisNexis Risk Solutions sources. The term may also be used to indicate the breadth and depth of the data element that is associated with the subject as found in LexisNexis Risk Solutions records.

RiskView Liens and Judgments Report Attributes

RiskView Liens and Judgments Report Attributes provide details that pertain to lien and judgment records that are associated with the subject.

A tax lien is a legal action that is imposed upon a property that is owned by the subject to secure the payment of taxes. A tax lien may be imposed for delinquent taxes that are owed on real property or personal property or as a result of the failure to pay income taxes or other taxes. Public records of tax liens can include federal, state, county, and local government imposed liens.

Court judgments include court filings where a decision was made against the subject that may require monetary payment or another action by the subject to satisfy the judgment. These judgments can be small claims filings, deficiency or collections judgments, foreclosure judgments, landlord/tenant dispute judgments, or other court filings that result from a finding against the subject in a court of law.

Small claims judgments are typically monetary judgments that are filed against a defendant as a result of losing a lawsuit. The dollar limit for small claims court filings varies by state but is typically less than \$15,000. A small claims judgment record indicates that the subject was sued and the court filed a judgment that requires monetary reparations to satisfy the judgment.

A civil judgment is a ruling against the subject in a court of law that pertains to non-criminal matters. A civil judgment often requires the payment of damages that exceed the limits of small claims court. A civil court judgment record indicates that the subject was sued and the court filed a judgment that requires monetary reparations to satisfy the judgment.

Court imposed tax liens and judgments are often referred to as derogatory public records.

RiskView Liens and Judgments Report Attributes also provide landlord/tenant dispute records.

The Landlord/Tenant Dispute Records subgroup provides details that pertain to landlord/tenant dispute records that are associated with the subject. Landlord/tenant disputes are typically court judgments initiated by a landlord regarding property rented by the subject. The nature of the dispute may be the non-payment of rent, damages to the property, or other property-related matters. This subgroup includes judgments for possession of the property (sometimes referenced as “forcible entry/detainer” judgments) as well as monetary civil judgments where the subject has been ordered to pay restitution to the landlord. The presence of a forcible entry/detainer judgment does not necessarily mean that the tenant was physically evicted from the premises. The tenant has the right to pay the rent and any other potential costs to current status to remain on the premises. Any future instance of non-payment of rent may result in a new filing for a forcible/entry detainer judgment, which is why a repeat offender may have multiple judgments.

The following RiskView Liens and Judgments Report Attributes can be returned:

LnJEvictionTotalCount

This attribute returns the total number of landlord/tenant dispute judgment records for the subject, indicating the presence of a landlord court filing for tenant eviction as the result of non-payment of rent. The landlord/tenant dispute judgment does not necessarily mean that the tenant was physically evicted from the premises, as the tenant would have the right to pay the rent to current status (and other costs) and to remain on the premises. Any future instance of rent non-payment could result in a new filing for a landlord/tenant dispute judgment; a repeat payment offender may have multiple landlord/tenant dispute judgments involving the same landlord and rental property.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of landlord/tenant dispute judgments on file

LnJEvictionTotalCount12Month

This attribute returns the total number of landlord/tenant dispute judgment records that were first seen on file for the subject within the last 12 months. A landlord/tenant dispute judgment indicates that the subject was associated with a recent occurrence of non-payment of rent that resulted in a landlord obtaining a landlord/tenant dispute judgment against the subject.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of landlord/tenant dispute judgments on file

LnJEvictionTimeNewest

This attribute returns the number of months since the most recently recorded landlord/tenant dispute judgment for the subject.

Possible Value	Value Description
-1	Subject not on file or no landlord/tenant dispute on file
1–84	Months since the most recently recorded landlord/tenant dispute judgment on file

LnJJudgmentSmallClaimsCount

This attribute returns the total number of small claims judgment records for the subject. Small claims judgments are usually monetary judgments that are filed against a defendant as a result of losing a lawsuit. The dollar limit for small claims court filings varies by state, but it is typically less than \$15,000. A small claims judgment record indicates that the subject was sued and the court filed a judgment that requires monetary reparations to satisfy the judgment. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of small claims court judgment records on file

LnJJudgmentCourtCount

This attribute returns the total number of civil court judgment records for the subject. A civil judgment is a ruling against the subject in a court of law that pertains to non-criminal matters. A civil judgment often requires the payment of damages that exceed the small claims court limits. A civil court judgment record indicates that the subject was sued, and the court filed a judgment that requires monetary reparations to satisfy the judgment. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of civil court judgment records on file

LnJJudgmentForeclosureCount

This attribute returns the total number of foreclosure judgment records for the subject. A foreclosure judgment is initiated by a lender and made against the borrower (typically the homeowner) in connection with defaulted mortgage payments. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of foreclosure judgment records on file

LnJLienJudgmentSeverityIndex

This attribute returns an index that indicates the severity of the lien and court judgment records for the subject. The LnJLienJudgmentSeverityIndex attribute represents a way to summarize the lien and court judgment attributes into a single risk index for use in risk modeling. For example, the severity is based on the subsequent credit default likelihood of an applicant for unsecured revolving credit and is not based on the legal or monetary severity of the underlying historical court or tax record. Credit applicants with a landlord/tenant dispute on file were seen to have higher subsequent credit losses than applicants with either foreclosures or tax liens.

Possible Value	Value Description
-1	Subject not on file
0	No lien or court judgment records on file
1	Other lien or court judgment records on file
2	Foreclosure lien records on file
3	Federal, state, or county tax lien records on file
4	Court judgment records on file
5	Small claims court judgment records on file
6	Landlord tenant court judgment records or landlord/tenant dispute judgment records on file

LnJLienJudgmentCount

This attribute returns the total number of lien and court judgment records for the subject. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of lien and judgment records on file

LnJLienJudgmentCount12Month

This attribute returns the total number of lien and court judgment records that were first seen for the subject in the last 12 months. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of lien and judgment records on file

LnJLienTaxCount

This attribute returns the total number of federal, state, county, and city tax liens for the subject. A tax lien is imposed by legal action upon a property that is owned by the subject to secure the payment of taxes. A tax lien may be imposed for delinquent taxes that are owed on real property or personal property or as a result of the failure to pay income taxes or other taxes. Public records of tax liens can include federal, state, county, and local government imposed liens.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of federal, state, county, and city tax lien records on file

LnJLienJudgmentOtherCount

This attribute returns the total number of other lien or court judgment records for the subject. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of other lien or judgment records on file

LnJLienJudgmentTimeNewest

This attribute returns the number of months since the most recently recorded lien or court judgment record for the subject. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file or no lien or judgment records on file
1–84	Months since the most recently recorded lien or judgment record on file

LnJLienJudgmentDollarTotal

This attribute returns the total dollar amount of all lien and court judgment records for the subject. This number is the total amount of monetary damages in civil judgments, small claims judgments, and deficiency judgments; the total unpaid tax amount for federal tax liens, state tax liens, and local tax liens; and debt obligations from other liens types, such as building liens. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file or no lien or judgment records on file
0-9999999	Dollar amount of the lien and judgment records on file

LnJLienCount

This attribute returns the total number of lien records for the subject.

Possible Value	Value Description
-1	Subject not on file
0-255	Number of lien records on file

LnJLienTimeNewest

This attribute returns the number of months since the most recently recorded lien record for the subject.

Possible Value	Value Description
-1	Subject not on file or no lien records on file
1-84	Months since the most recently recorded lien record on file

LnJLienDollarTotal

This attribute returns the total dollar amount of all lien records for the subject.

Possible Value	Value Description
-1	Subject not on file or no lien records on file
0-9999999	Dollar amount of the lien records on file

LnJLienTaxTimeNewest

This attribute returns the number of months since the most recently recorded tax lien record for the subject.

Possible Value	Value Description
-1	Subject not on file or no tax lien records on file
1-84	Months since the most recently recorded tax lien record on file

LnJLienTaxDollarTotal

This attribute returns the total dollar amount of all tax lien records for the subject.

Possible Value	Value Description
-1	Subject not on file or no tax lien records on file
0-9999999	Dollar amount of the tax lien records on file

LnJLienTaxStateCount

This attribute returns the total number of state tax lien records for the subject.

Possible Value	Value Description
-1	Subject not on file
0-255	Number of state tax lien records on file

LnJLienTaxStateTimeNewest

This attribute returns the number of months since the most recently recorded state tax lien record for the subject.

Possible Value	Value Description
-1	Subject not on file or no state tax lien records on file
1-84	Months since the most recently recorded state tax lien record on file

LnJLienTaxStateDollarTotal

This attribute returns the total dollar amount of all state tax lien records for the subject.

Possible Value	Value Description
-1	Subject not on file or no state tax lien records on file
0-9999999	Dollar amount of the state tax lien records on file

LnJLienTaxFederalCount

This attribute returns the total number of federal tax lien records for the subject.

Possible Value	Value Description
-1	Subject not on file
0-255	Number of federal tax lien records on file

LnJLienTaxFederalTimeNewest

This attribute returns the number of months since the most recently recorded federal tax lien record for the subject.

Possible Value	Value Description
-1	Subject not on file or no federal tax lien records on file
1–84	Months since the most recently recorded federal tax lien record on file

LnJLienTaxFederalDollarTotal

This attribute returns the total dollar amount of all federal tax lien records for the subject.

Possible Value	Value Description
-1	Subject not on file or no federal tax lien records on file
0–9999999	Dollar amount of the federal tax lien records on file

LnJJudgmentCount

This attribute returns the total number of judgment records for the subject. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file
0–255	Number of judgment records on file

LnJJudgmentTimeNewest

This attribute returns the number of months since the most recently recorded judgment record for the subject. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file or no judgment records on file
1–84	Months since the most recently recorded judgment record on file

LnJJudgmentDollarTotal

This attribute returns the total dollar amount of all judgment records for the subject. This attribute excludes landlord/tenant dispute judgment records.

Possible Value	Value Description
-1	Subject not on file or no judgment records on file
0–9999999	Dollar amount of the judgment records on file