



**EQUIFAX**<sup>®</sup>

## Mortgage Attrition Predictor<sup>™</sup>

Protect your mortgage business

Economic uncertainty, shifting regulations, and fluctuating interest rates present challenges for the real estate and mortgage industry, as well as consumers. Affordability concerns are driving mortgage customers to shop for lower rates at renewal, and with fewer barriers to switching, competition among lenders has intensified. Proactively identify your at-risk customers with **Mortgage Attrition Predictor<sup>™</sup>** to help you retain your valuable market share.

### How it works: Artificial Intelligence and Equifax data

Powered by a proprietary machine learning model and comprehensive Equifax data, Mortgage Attrition Predictor generates a score that helps you predict the probability of customers switching mortgage lenders within the next 6-12 months. This score helps you identify vulnerable customers within your existing portfolio, giving your business the time and information needed to develop and deploy effective engagement strategies to protect revenue.

#### Key benefits

- ✔ Gain early insight into customers likely to switch lenders.
- ✔ Deepen customer engagement for retention and cross-sell.
- ✔ Enable active portfolio management and continuous monitoring.
- ✔ Leverage monthly data refreshes to capture changes in consumer credit and payment activities.

## A critical mortgage retention tool

Get the most out of your account management strategies by overlaying your customer data with our powerful AI-enabled mortgage retention tool to help you:



**Identify At-Risk Customers:** Receive a score that can help you predict the likelihood of each customer switching within the next 6-12 months, far in advance of renewal dates.



**Strengthen Customer Engagement:** Implement strategies to address your customer's needs and identify opportunities to offer additional mortgage-related solutions.



**Focus Your Efforts:** Target your budget and campaign resources to maximize the impact of your retention and engagement efforts.



**Track Portfolio Health:** Actively monitor and benchmark your mortgage portfolio and customer segments against the industry.

## Proactively manage your attrition risk.

[Contact us](#) today to learn how Mortgage Attrition Predictor can help you take action when it matters most.

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