



EQUIFAX[®]

Mortgage Broker Credit Report

Gain deeper insights on your credit applications and clients

As a mortgage broker, your success depends on your ability to understand the information on your client's credit file when processing mortgage applications. Let us help you better understand your customer's credit report so you can recommend the best solutions for them and drive more business.

Equifax Canada processes approximately 150,000 credit inquiries through our file database every single day, representing millions of dollars in transactions, mortgages, loans, and other credit applications. Gain deeper insights on mortgage applicants with the latest version of the Equifax Credit Report designed specifically for mortgage brokers.

A straight-forward design and layout to help you find the information you need quickly and more easily:

- Account Summary Table
- Payment History Tables
- Expanded AML Single Source results

Key Benefits:

- ✔ Easy to read format will help you focus on key aspects of your client's credit report
 - ✔ Help prioritize higher quality leads more quickly with new summary tables
 - ✔ Clearly displayed account summary view highlighting payment history, account balance and utilization
 - ✔ Help manage customer expectations by tailoring your advice to each individual client
 - ✔ Meet AML requirements by verifying your client's identity
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Key components of the report

AML Assist™ Single Source

Get an early indication that your customer is likely to be flagged for Anti-Money Laundering (AML) compliance.

SafeScan®

Spot irregularities and confirm potential client information misuse with our automated fraud-screening tool.

Extended Consumer Credit Report

Credit information reported for 24 million Canadians including mortgage and telco data.

Prioritized Trade Sort

See larger payment obligations displayed first, followed by discretionary spending.

FICO® Score 8

Predicts the likelihood of a serious delinquency (90 days past due or longer) within 24 months, with enhanced data sets improving predictive power.

Delinquency Scores - ERS 2.0 and CRP 3.0B

Predicts the likelihood of your customers or prospects having a 90+ day delinquency within the next 12 months.

Bankruptcy Score - BNI 2.0

Analyzes behaviours common to customers in financial stress and populates a score to predict the likelihood of bankruptcy over the next 12 to 24 months.

*The availability of this report and its features is dependent on the individual consumer's Equifax credit file and thin files may not yield same results, and results may not be available at all if a search on Equifax's consumer reporting database yields a no hit.

1.855.233.9226 • consumer.equifax.ca/business