Consumer-Level Data Linked to McDash Loan Data for Improved Risk Management

Equifax and Black Knight have partnered to offer Credit Risk Insight™ Servicing—the only analytical solution available that combines anonymous consumer credit data with McDash™ Loan Data. This powerful combination provides a better understanding of the changing credit health of borrowers on both agency and non-agency mortgages. Up-to-date consumer risk scores and leading indicators of mortgage default for all mortgages within McDash allow analysts, modelers and economists to benchmark, identify trends, monitor institutional risk, and evaluate borrower behavior.

Key Components

- Consumer-level, time-series data
- Primary and co-borrower data
- Pre-origination (six months prior to origination date) and post-termination (six months post payoff/default date) data
- Consumer risk scores—which estimate the likelihood of a consumer becoming 90+ days past due or bankrupt over the next 24 months
  - VantageScore® 2.0 and 3.0
  - FICO® Score 5 based on Equifax Data and FICO Score 8 based on Equifax Data, as well as the industry score, FICO Mortgage Score 8 based on Equifax Data
  - Equifax Income Predictor® 3.0
  - Enhanced DTI™
- Equifax proprietary leading indicators of mortgage default
  - Supplement risk scores with more than 300 leading indicators such as:
    - Potential mortgage inquiries
    - Closed-end second and HELOC balances
    - Number of borrower applications for credit within the past 12 months
    - Revolving credit utilization
    - Owner occupancy indicator
- Updated monthly
- Historical data that dates back over 10 years to June 2005
- Available for download via Equifax and 1010data®
About Black Knight Data and Analytics
Black Knight is the mortgage and finance industries’ leading provider of integrated technology, data and analytics solutions that facilitate and automate many of the business processes across the entire loan lifecycle. Black Knight is the provider lenders and servicers rely on to support their strategic goals and better serve their customers by delivering best-in-class technology, services and insight with a relentless commitment to excellence, innovation, integrity and leadership.

The Credit Risk Insight Servicing Process

The Power of Updated Risk Scores
Prime Non-Agency FRM and ARM Loans: Default and Prepay Rates by Current FICO Score

The Power of Leading Indicators of Mortgage Default
Prime Agency Conforming FRM and ARM Loans: Prepay Rates by Potential Mortgage Inquiry

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