



EQUIFAX[®]

Forbearance Indicator

Economic impact solution for risk management

During times of economic volatility and uncertainty, lenders look to Equifax for a deeper insight into borrowers' credit data and their associated risks. The Forbearance Indicator from Equifax helps lenders proactively manage risk related to forbearance as pursuant to the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Leverage the power of the Equifax consumer credit database combined with credit indicators to help identify consumers with loans that are in forbearance¹.

Through actionable intelligence, the Forbearance Indicator can help to:

- Reduce hedge costs by identifying borrowers in forbearance in your pipeline
- Decrease processing costs by early identification of loans in forbearance
- Mitigate loan-level price adjustments and repurchase risk
- Improve borrower experience by reducing rework

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A comprehensive view of loans throughout multiple stages keeps lenders focused on loan performance, management and risk mitigation.



Origination



Post-close to delivery



Portfolio management

Forbearance Indicator delivers output via secure electronic data transfer on a weekly, bi-weekly or monthly schedule to fit each customer strategy. Forbearance Indicator is available for Fair Credit Reporting Act (FCRA) applications.

equifax.com/business/mortgage-portfolio-optimization

¹ It is important to note that Forbearance Indicator is dependent upon the CARES Act reporting managed by lenders and supplied to us in a timely manner.