



# Close with confidence

Mortgage lending with trended credit data



## See the bigger picture, avoid bigger risks

Trended credit data from Equifax® helps position lenders and homebuyers at a clearer vantage point from pre-approval to closing.

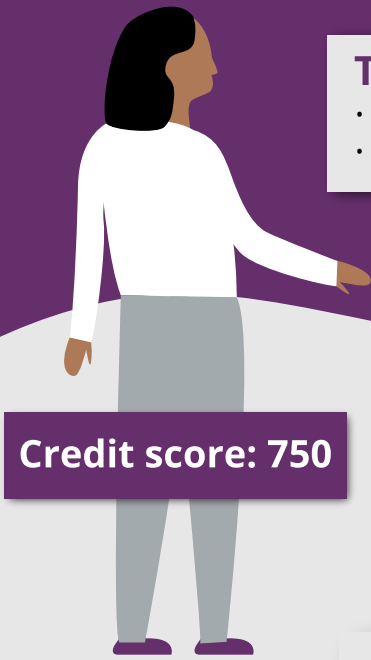


### Learning a homebuyer's **past** may help predict their **future**

Discover an expansive, panoramic overview of prospective borrowers' **24-month** credit history.

## Determining who's who when it matters most

Trended credit data helps identify two types of homebuyers based on financial behavior:



### Transactors:

- Large credit card balance
- Pays **in full** every month

Credit score: 750



\*Revolvers represent **41%** of the credit cardholder population.<sup>1</sup>

### Revolvers:

- Large credit card balance
- Makes **minimum** monthly payments



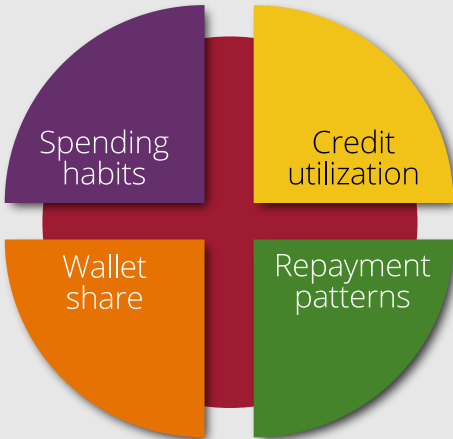
Credit score: 750

## Consider the whole story, not the half-truth

In this scenario, both homebuyers have earned credit scores of 750 in the last **six months**. But traditional credit reports provide limited perspective.



Traditional credit reports show **what** debt's been managed.



Trended data reveals **how** that debt's been managed.

## Build your customer base while they build their credit

Revolvers have the potential to become Transactors with improved financial management habits and expert guidance from lenders.



## Increasing a homebuyer's chance of **success** can increase yours

When trended credit data is added to a credit risk assessment, a creditworthy borrower may gain greater access to mortgage credit. This increases your chances of building your portfolio while **mitigating risk**.



## Grow your knowledge. Grow your business.

Uncovering and understanding how homebuyers utilize their credit allows you to better serve more customers. Leverage trended credit data from Equifax to make stronger, more confident lending decisions.

Reduce risk exposure

Predict future behavior

Increase profitability



Get more informed today at [equifax.com/mortgage](https://www.equifax.com/mortgage)

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<sup>1</sup><https://www.aba.com/-/media/documents/reports-and-surveys/2021-q1-credit-card-market-monitor.pdf>  
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