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.

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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

Revolvers:
- Large credit card balance
- Makes minimum monthly payments

*Revolvers represent 41% of the credit cardholder population.*

Credit score: 750

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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.

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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.

Get more informed today at equifax.com/mortgage

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1 Revolvers represent 41% of the credit cardholder population.