

Trended Credit*Hi-Lite Plus Telco, Pay TV and Utilities Insights

Additional Insights on 191 Million consumers

For many Americans, the purchase of a home is a foundational step to achieving the American dream. Equifax will be delivering expanded information with the potential to help create greater home ownership opportunities for millions of U.S. first mortgage applicants.

Delivering certain telco, pay TV and utilities attributes to mortgage lenders alongside traditional credit reports can help create greater home ownership opportunities for 191 million U.S. consumers, 80 percent of whom have traditional credit files, but may benefit from additional insights into their financial profile that can make mortgage underwriting faster and easier.

Our flagship tri-merge credit report plus new differentiated insights

Trended Credit*Hi-Lite™ plus telco, pay TV, and utilities insights is our flagship tri-merge credit report, now delivered with telco, pay tv and utilities attributes. These differentiated insights are delivered alongside the mortgage credit report, at no additional cost to lenders, helping them to simplify the manual underwriting process, improve the customer experience, and reduce lender costs. By delivering certain attributes, which are based on a consumer's aggregated history with telco, pay TV and utilities, Equifax is able to provide powerful new insights that help to automate, save time and resources, and streamline the first mortgage process for every applicant – creating more potential for consumers to secure a loan.

See reverse for sample report snapshot.

Key benefits

Current, reliable consumer credit data — In single, dual, or tri-merge formats* for efficient loan originations

Speed and reliability powered by the cloud — Industry leading
customer service, turnaround, and
system availability/disaster recovery
processes

Telco, Pay TV, and Utilities attributes - Powerful new insights that help to automate, save time and resources, and streamline the first mortgage process for every applicant

Frictionless experience

Ease of integration — "Plug and play" integration to leading Loan Origination, Automated Underwriting, and Point of Sale systems

Flex credit report format - Allows you to customize the layout to meet your business needs

Flexibility — Approved for QC use



Attributes

- Total Number of All Accounts
- Total Number of All Open Accounts
- Total Number of Satisfactory Occurrences within 12 Months Across All Accounts
- Worst Payment Status Last Reported Status on All Accounts
- Age of Oldest Connection Across All Accounts in Months
- Age of Oldest Satisfactory Connection Across All Accounts in Months
- Number of Months Since Most Recent 31+ Days Past Due or Derogatory Across All Accounts
- Number of Months Since Most Recent Maximum Delinquency or Derogatory Across All Accounts
- Average Number of Months Since Connections on All Open Accounts
- Total Reported Balances of All Derogatory Accounts
- Total Past Due Amounts of All Open Accounts within 24 Months
- Maximum Balance on All Open Accounts within 24 Months
- Percent of Never Delinquent or Derogatory Accounts within 12 Months as a Ratio
- to Total All Accounts
- Percent of All Satisfactory Accounts within 24 Months to Total Accounts
- Worst Payment Status on All Open Accounts within 3 Months

Sample report snapshot



equifax.com/mortgage