



**EQUIFAX®**

## 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

