



**EQUIFAX®**

## Equifax Ignite for Mortgage

Get fast access to differentiated financial data for mortgage exploration, analytics, and modeling

Mortgage lenders, brokers, insurers, and service providers need to better understand the potential impact of today's dynamic environment on their portfolios and acquisition strategies so they can knowledgeably respond to the rapidly changing mortgage landscape.

### **Connect with the power of differentiated data**

Historically, Equifax has helped businesses approve more loans and provide more competitive offers with traditional consumer credit data and analytics. Now, we're pushing credit analytics a giant step forward by providing quick and easy access to curated environments that allow our customers to explore our differentiated data and tools tailored to their needs.

**Equifax Ignite® for Mortgage** allows you to perform advanced analytics and turn insights into better credit policy decisions and actionable workflow optimization by exploring differentiated data attributes and analyzing scores. With Equifax Ignite for Mortgage, you can better understand trends within mortgage lending, discover how well you are performing relative to your peer groups, and optimize performance and spend. Explore many of our powerful data assets by using industry standard tools such as Python® and BigQuery.

Through Equifax Ignite for Mortgage, you can take advantage of a curated analytics environment. Enhance your decisions with access to industry-specific data, and develop and test models with speed, efficiency, and precision.

### **Key benefits**

Inform origination score selection and decisioning, perform channel and market analysis, enhance customer segmentation, assess delinquency trends, quantify missed opportunities, and analyze plans for remediation — all with preloaded data and tools **designed for the mortgage lending market**

Combine our differentiated data with your own in-house data to create **powerful analyses and predictive models**

Take advantage of the **quick and easy setup** provided by a curated environment

## Explore the data firsthand

Experience the predictive lift that can be realized by leveraging Equifax data and tools. Most data is updated monthly so you can quickly respond to new trends in the rapidly changing environment. You'll have access to:

- A random sample of the U.S. credit population (10%, up to 26M consumers)
- An extensive repository of differentiated data and attributes — both trended and point-in-time — across an array of alternative sources, including scores, utilities, and telecom
- Powerful scoring models that help predict bankruptcy, delinquency, and consumer debt-to-income (DTI)

## Data sets included in the random population

Attributes and data	Scores and other measures
<p><b>Consumer Credit Attributes</b> — analyze originations using trended and point-in-time tradeline and inquiry data, balances, bankruptcies, collections, and delinquencies</p> <p><b>Telco and Utility Attributes</b> — industry-specific payment information from an exchange of telecom, pay TV, and utility providers to help identify risk</p> <p><b>Wealth Measures</b> — non-FCRA measures including estimated household income, financial durability, aggregated credit, affluence and spending power derived from a unique, anonymous database of invested and deposited consumer assets</p> <p><b>Specialty Finance Attributes</b> — provide a distinct view of consumers' alternative finance tradelines, payments, and inquiry activity not available through a traditional credit report</p> <p><b>Demographic Data</b> — provides consumer and household level view</p>	<p><b>Bankruptcy Navigator Index® 5.0</b> — a powerful combination of market-leading consumer credit data and proven analytics from Equifax to help spot bankruptcy risk early and lift portfolio performance</p> <p><b>VantageScore® (3.0 and 4.0)</b> — tri-bureau credit scoring model delivering superior performance in predicting risk across consumer credit products and consumer segments</p> <p><b>Synthetic ID</b> — assess the validity of consumers' PII through summary level synthetic identity risk scores and discrepancy insights to reveal additional due diligence that may be needed</p>



Contact your Equifax representative to learn more.

[equifax.com/ignite](https://equifax.com/ignite)