



Equifax Mortgage Score Select

One File. Any Credit Score.

Overview

Equifax Mortgage Score Select™ puts the credit score choice in the lender's hands. Lenders can now pull an Equifax mortgage credit file at full price with any score of their choice, including Classic FICO®, FICO® Score 10T, VantageScore® 4.0, or no score at all. If lenders want a second look within 24 hours of the first pull, an Equifax mortgage credit file can be pulled again on the same consumer for only \$1, along with the cost of any additional score or no score. *The Equifax mortgage credit file works with any score chosen. Why now?*

Beginning January 1, 2027, the Federal Housing Administration (FHA) will accept VantageScore 4.0 and FICO Score 10T, alongside Classic FICO for eligible loans.

Lenders need flexibility to choose the score that goes on the file, and the ability to deliver the credit file to the FHA in the correct format, unaltered. Equifax Mortgage Score Select is designed to do both. Each Equifax mortgage credit file we deliver carries a single credit score selected by the lender (if any), so lenders know exactly which score applies to the mortgage credit file in front of them. How it works:*

- **First pull: the Equifax mortgage credit file at full price.** Choose any credit score, including Classic FICO, FICO Score 10T, VantageScore 4.0, or no score. The score that is pulled, if selected, is priced at its standard rate.
- **Built for lender flexibility** Equifax does not dictate which score a lender uses first - or whether a score is provided at all. Lenders have the freedom to select the preferred score based on risk factors, pricing, or investor guidelines.
- **Affordable second look within 24 hours:** Pull the Equifax mortgage credit file again on the same consumer within 24 hours for just \$1 to evaluate an alternative score (such as Classic FICO, FICO Score 10T or VantageScore 4.0) or proceed with no score. Selected scores are billed at standard rates.
- **One score per file.** Each Equifax mortgage credit file carries the single score selected by the lender and delivered unaltered—so it is ready to pass along for underwriting.

Key Benefits

- **Lender choice** on the first score, including no score.
- **Second Equifax mortgage credit file for \$1:** Allows lender flexibility on score and adherence to FHA acceptance of VantageScore 4.0 on Jan. 1, 2027
- **An unaltered credit file with one score,** ready for underwriting.

Pricing At A Glance

	Equifax Mortgage Credit File Cost	Credit Score Cost Options
First pull	Full price	Any score, including Classic FICO, FICO Score 10T, VantageScore 4.0, or no score. Scores are billed at standard score price
Second pull (optional)	\$1**	Any score, or no score. Scores are billed at standard score price

Examples

- **Start with VantageScore 4.0, then check Classic FICO.** Pay the full price for the Equifax mortgage credit file and VantageScore 4.0 credit score. Pull the Equifax mortgage credit file again within 24 hours on the same consumer for \$1, plus the cost of the standard Classic FICO price.
- **Start with Classic FICO, then add VantageScore 4.0.** Pay the full price for the Equifax mortgage credit file and Classic FICO credit score. Pull the Equifax mortgage credit file again on the same consumer for \$1, plus the cost of a VantageScore 4.0 credit score.

**This is an Equifax-exclusive offer and does not replace standard tri-merge reporting requirements for other credit bureaus.*

***Inclusive of any applicable secondary use fees for the Equifax Mortgage Credit File.*