



## Equifax Mortgage Credit Report Plus™

### **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 mortgage credit report plus new differentiated insights**

The Equifax Mortgage Credit Report Plus is our flagship mortgage 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** — 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 accounts
- Total number of open accounts
- Total number of connections within 3 months across all accounts
- Total number of connections within 6 months across all accounts
- Total number of connections within 12 months across all accounts
- Total number of connections within 24 months across all accounts
- Total number of connections within 36 months across all accounts
- Total number of connections within 48 months across all accounts
- Total number of satisfactory occurrences within 3 months across all accounts
- Total number of satisfactory occurrences within 6 months across all accounts
- Total number of satisfactory occurrences within 12 months across all accounts
- Total number of satisfactory occurrences within 24 months across all accounts
- Worst last reported status on all accounts
- Worst status on all accounts reported within 6 months
- Worst status on all accounts reported within 12 months
- Worst status on all accounts reported within 24 months
- Age oldest connection across all accounts
- Age oldest connection satisfactory across all accounts
- Number months since most recent 31+ DPD or derogatory across all accounts
- Number months since most recent 61+ DPD or derogatory across all accounts
- Number months since most recent 91+ DPD or derogatory across all accounts
- Number months since most recent maximum delinquency or derogatory across all accounts
- Average number months since connections on open accounts across all accounts
- Total last reported balances of 61+ DPD all accounts within 6 months
- Total last reported balances of 91+ DPD all accounts within 6 months
- Total last reported balances of derogatory all accounts within 3 months
- Total last reported balances of derogatory all accounts within 6 months
- Total last reported balances of derogatory all accounts within 12 months
- Total last reported balances of derogatory all accounts within 24 months
- Total last reported balances of derogatory ever on all accounts
- Total last reported payment of open accounts within 3 months across all industries
- Total last reported payment of open accounts within 6 months across all industries
- Total last reported past due amounts of open accounts within 24 months across all trades
- Maximum balances on open accounts within 24 months across all trades
- Percent of accounts never delinquent or derogatory within 6 months to total accounts across all accounts
- Percent of accounts never delinquent or derogatory within 12 months to total accounts across all accounts
- Percent of accounts never delinquent or derogatory within 24 months to total accounts across all accounts
- Percent of satisfactory accounts to total accounts within 24 months across all accounts
- Percent of 31+ DPD occurrences to total occurrences within 24 months across all accounts
- Worst status on open accounts within 3 months across all accounts
- Total number of trades reported within 3 months across mobile accounts
- Total number of trades reported within 6 months across mobile accounts
- Total number of trades reported within 12 months across mobile accounts
- Total last reported payment of open accounts within 3 months across mobile industries
- Total last reported payment of open accounts within 6 months across mobile industries
- Percent of accounts never delinquent or derogatory within 24 months to total accounts across mobile accounts
- Total number of satisfactory occurrences within 3 months across Pay TV accounts
- Total number of satisfactory occurrences within 6 months across Pay TV accounts
- Total number of satisfactory occurrences within 12 months across Pay TV accounts
- Total number of satisfactory occurrences within 24 months across Pay TV accounts
- Age oldest connection across Pay TV accounts
- Age newest connection across Pay TV accounts
- Number months since the most recent connection satisfactory across Pay TV accounts
- Number months since most recent satisfactory across Landline accounts

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