



EQUIFAX[®]

Equifax Mortgage Merged Credit Report TM

Overview

Equifax Mortgage Solutions offers a comprehensive suite of tools designed to empower mortgage lenders throughout the entire lending process, from prequalification to servicing. Our core offering, the Mortgage Merged Credit Report, is more than just a credit report; it's a powerful solution available in single, dual, or tri-merge formats to facilitate efficient loan originations. This ensures you have current, reliable consumer credit data at your fingertips.

Beyond the fundamental Mortgage Merged Credit Report, our product suite includes a range of ancillary tools to address your specific business needs:

Expanding Your Reach & Mitigating Risk

- **Pre-qualification and Pre-Approval Prospecting:** Gain higher level of confidence in the qualifying stage with borrowers effectively expanding your market reach.
- **International Mortgage Credit Reports:** Assess borrowers who have lived and/or established credit outside of the United States.
- **Servicing and Portfolio Management:** Monitor performance and mitigate risk throughout the loan lifecycle.

Key benefits

- **Current, reliable consumer credit data** - In single, dual, or tri-merge formats for efficient loan originations
- **Proprietary merge logic** tuned to the most recent Bureau updates
- **Speed and reliability** - Industry-leading customer service, turnaround, and system availability/disaster recovery processes.
- **Ease of integration** - "Plug and play" integration to leading Loan Origination, Automated Underwriting, and Point of Sale systems
- **Flexibility** - Configurable features that adapt to your specific business needs and processes



For Efficient Loan Origination & Underwriting:

- **Customizable FLEX Credit Report Format:** Tailor your merged credit report with a comprehensive credit summary and a wide variety of customization options, from tradeline presentation to information flow, to fit your unique process.
- **Edited Merged Credit Report:** Obtain updated/verified credit information to satisfy underwriting conditions, perfect for updating tradelines, public records, landlord references, or adding unreported credit references.
- **Score Availability:** Availability of multiple score models available to support your underwriting needs
- **Accelerated Refresh:** Get the most current tradeline information directly from the bureau in real-time, eliminating the need for creditor conference calls or documentation.
- **Accelerated Rescore:** Expedite bureau level credit information updates by submitting verified data directly to Equifax, Experian, and/or TransUnion allowing for updated credit scores to be used in re-pulled credit.
- **Smart Repull:** When a credit file is frozen, Smart Repull allows you to pull only the frozen file for the specific borrower and merge it with the original credit report, saving time and money.
- **Social Security Number 9 for 9 Match Logic:** This feature returns an SSN mismatch error if the provided social security number doesn't exactly match all nine digits in the credit file, mitigating risk and costs associated with "fat-fingered" submissions.
- **Social Security Number Optional:** For preliminary stages, this feature allows credit requests without including the consumer's social security number (which will be masked in the report).
- **Duplication Check Control:** Prevents multiple credit requests for the same applicant during a time frame defined by you. Ability to bypass this control if needed on a case by case basis.
- **IntelliMerge:** Save time and expense by using minimum consumer-level credit attributes to control the number of credit repositories accessed for "prequalification," for example, setting criteria to only return a tri-merge report if a borrower's primary credit score exceeds a certain threshold. Our solution supports both FICO and VantageScore.
- **Customizable Consumer Explanation Letter (CEL):** A concise document to clarify specific aspects of an applicant's financial or employment history.

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Order#: FLETS7 08130025
 Completed: 09090025

Client Loan #: _____
 Prepared For: ELIANA MCFARLAND EMTEST Account #: 9996M2020
 1525 WINDWARD CONCORSE ALPHARETTA, GA 30033
 MCFARLAND, ELIANA

INDIVIDUAL INDIVIDUAL
 Prepared By: EQUIFAX MORTGAGE SOLUTIONS
 4300 WESTOAK PKWY, SUITE 200
 WEST DES MOINES, IA 50266
 Tel: (800)333-0037 Fax: (800)78-7079
 URL: https://mortgagegateway.equifax.com/

Pricing
 Transaction Cost : \$0.00
 Total Cost : \$0.00

APPLICANT INFORMATION				
Name	Current Address	SSN	DOB or Age	Applicant Identifier
RONALD MORTGAGE	1234 ELIZABETH ST FRESNO CA 93727	666-12-3598		B

MERGE CREDIT SUMMARY										
ACCOUNT DISTRIBUTION				CURRENT STATUS (In/Out/Rev)						
Account Type	Number	Balance	Paid Due	Payments	Current	Closed	Unit	30	60	90+
Real Estate	1	\$212,831	\$23,345	\$1,865	1	0	0	0	0	0
Installment	3	\$0	\$0	\$0	0	3	0	0	0	0
Revolving	2	\$0	\$0	\$0	0	2	0	0	0	0
All Other Accounts	1	\$7,156	\$7,156	\$0	0	1	0	0	0	0
Total	7	\$219,787	\$30,501	\$1,865	1	6	0	0	0	0

Count of Potential Accounts in Dispute: 0 Number of tradelines with derogatory: 2
 Authorized User Accounts: 1
 Revolving Credit Total Available Total % Utilized
 \$500 1,831.2%

INQUIRES (90 day period): 0 PUBLIC RECORDS REPORTED: NO

HISTORICAL DELINQUENCIES (COUNT)				
Account Type	Last Chg	30	60	90+
Real Estate		0	0	0
Installment		0	0	0
Revolving		0	0	0
All Other Accounts		0	0	0
Total		0	0	0

Newest Open Trade : 09/2021
 Oldest Open Trade : 11/2005

Disclaimer: This Merge Credit Summary is intended to be a snapshot. The full credit report should be reviewed.
 Decision: Calculations are based on data as reported to the nationwide credit reporting agencies.

FRAUD VERIFICATION & IDENTITY VARIATION			
FRAUD ALERTS			
Item #	Fraud Message	Source	APPL ID
1	IDENTITY SCAN DID NOT DETECT ANY ALERTS.	IDENTITY SCAN	B

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