



EQUIFAX®

Telco, Pay TV and Utilities insights to be delivered alongside every mortgage credit report

The majority of American adults have at least one utility bill in their name. Delivering certain telco, pay TV and utilities attributes to mortgage lenders alongside traditional credit reports can help create greater homeownership opportunities for 191 million U.S. consumers that can benefit from additional insights into their financial profile that help make mortgage underwriting faster and easier.

That means creating more potential for consumers to secure a loan.

equifax.com/mortgage

Equifax is the only credit reporting agency that can deliver additional valuable insights on:



191M

consumers that have a telco, pay TV and utility record



153M

consumers that have a traditional credit and telco, pay TV and utility record



81M

thin, young or unscorable consumers

This information is based on a consumer's aggregated payment history from anonymized service providers of telco, pay TV and utilities and cannot be used by lenders to deny applications for credit or other services.

Potential benefits of Trended Credit*Hi-Lite Plus Telco, Pay TV and Utilities insights

There are a lot, actually.

- **Unlocks** powerful, verified insights that are not traditionally available via credit.
- **Delivers** 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.
- **Provides** visibility to millions of credit invisible consumers — those without traditional credit files — and enhance the financial profiles of thin, young and unscorable consumers as they complete first mortgage applications.
- **Reviewing** traditional credit reports alongside differentiated data insights enables the mortgage industry to develop a more complete picture of a consumer's financial profile to drive greater financial inclusion by potentially streamlining the mortgage underwriting processes for many more consumers.

The pathway to financial wellness and equity often begins with homeownership

These added consumer data insights, delivered alongside Equifax traditional mortgage credit reports, will be provided at no additional cost to lenders, helping them to simplify the manual underwriting process, improve the customer experience and reduce lender costs.

The key to greater financial inclusion lies in greater levels of visibility. By delivering these mainstream and highly structured telco, pay TV and utilities attributes alongside traditional mortgage credit reports, Equifax is providing the mortgage industry with the ability to access enhanced data sets that can further streamline the mortgage underwriting process for more consumers.



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