



EQUIFAX®

Mortgage Broker Credit Report

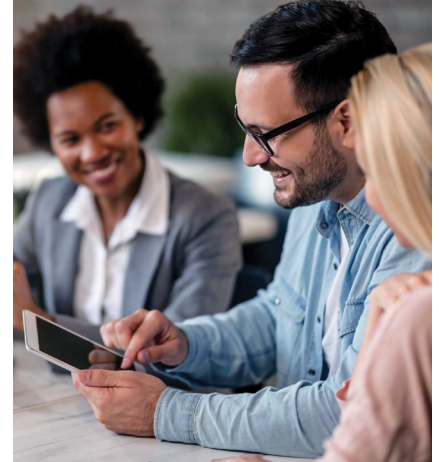
Help secure faster lender approvals

Pinpoint critical client details quickly with enhanced insights to streamline your workflow and sharpen your competitive edge. The Mortgage Broker Credit Report from Equifax Canada — a leader in the mortgage industry — will help you submit more substantiated mortgage application packages to help lenders approve faster, helping you close more deals with confidence.

Gain deeper insights on mortgage applicants with the latest version of the Equifax Credit Report designed specifically for mortgage brokers.

A straightforward design and layout helps you find information quickly

The PDF layout features helpful summary data points, such as Overall and Trade Line Credit Utilization, with newly-introduced intuitive visual indicators and navigational features to help you quickly identify critical client details, including fraud and income flags, that may need further review or discussion with your client.



Key Benefits



Operational Efficiency

Upfront summary tables and immediate fraud flags help pinpoint key areas to dig deeper, potentially eliminating hours of administrative back-and-forth with lenders.



Protecting Lender Relationships

The integrated fraud prescreening tools help ensure you are submitting lender-ready packages, safeguarding your funding ratios and lender partnerships.

Key components of the report

✓ **Bankruptcy Navigator Index® 4.0**

This score evaluates the long-term trajectory of a consumer's behaviour over time, rather than a single point-in-time snapshot. By factoring in additional trended data from mortgage, telecom and utilities, it helps provide a clearer view of financial stability.

✓ **FICO® Score 8 based on Equifax Data**

Predicts the likelihood of a serious delinquency (90 days past due or longer) within 24 months, with enhanced data sets improving predictive power.

✓ **SafeScan® Broker Fraud Indicator**

A complement to your existing SafeScan® capability, a simple visual indicator flags fraud risks right at the beginning of your review, giving you an early opportunity to clarify potential data or identity discrepancies with your client before sending the file to a lender.

✓ **AML Assist™ Single Source**

Get an early indication that your customer is likely to be flagged for anti-money laundering.

✓ **Verified Income & Employment File ID**

A dedicated indicator that alerts you if Equifax holds a verified income and employment record for your applicant. This helps you streamline the verification processes with the lenders, potentially helping to signal that the file is ready for accelerated underwriting.

✓ **Consumer Credit Report**

Credit information reported for 29 million consumers* including mortgage and telco data.

✓ **Delinquency Scores: Equifax Recovery Scores 2.0 and Consumer Risk Predictor 3.0**

Predicts the likelihood of your customers or prospects having a 90+ day delinquency within the next 12 months.

Equifax is committed to providing you with market-leading, AI-powered solutions that provide the unparalleled insights you need to help make smarter business decisions.

The availability of this report and its features is dependent on the individual consumer's Equifax credit file and thin files may not yield the same results, and results may not be available at all if a search on Equifax's consumer reporting database yields a no hit.



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* Source: Equifax Canada, 2026.

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