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Equifax Reports Accelerated Adoption of VantageScore® 4.0 Across the Mortgage Industry

Nearly 2,000 Mortgage Lenders Implementing Modern, Alternative Data-Driven Scoring Model; Equifax Extends $1 VantageScore 4.0 Pricing through the End of 2028 to Drive Industry Adoption, Homeownership Affordability, and Cost Savings

- Nearly 2,000 mortgage lenders and resellers are taking advantage of the Equifax offer of free VantageScore® 4.0 credit scores with paid legacy scores, and more than 165 lenders are exclusively using VantageScore 4.0 at the $1 price for certain types of loans.
- Equifax maintains $1 VantageScore 4.0 mortgage credit score pricing through the end of 2028 to expand industry adoption, reduce loan acquisition costs, and drive potential $1 billion in industry cost savings.
- Equifax continues to enhance the value of mortgage solutions by delivering The Work Number® Report Indicator and additional alternative data including telco, pay TV and utilities attributes alongside the Equifax mortgage credit report at no additional cost.

ATLANTA, Oct. 8, 2026 /PRNewswire/ -- Equifax® (NYSE: EFX) today announced a significant milestone in mortgage scoring modernization, with nearly 2,000 lenders taking advantage of free VantageScore® 4.0 credit scores with paid legacy scores from April 2026 through September 2026, including a 230% increase in VantageScore 4.0 credit scores pulled between April 2026 and August 2026 for mortgages. This accelerated mortgage lender adoption follows Federal Housing Finance Agency (FHFA) approval of VantageScore 4.0 for use in Fannie Mae and Freddie Mac mortgages. Mortgage lenders are rapidly embracing this modern scoring model and Fair Credit Reporting Act (FCRA) governed alternative data not included in traditional credit reports to expand access to credit and drive housing affordability for millions of Americans.

"Our AI technology helps borrowers see their best loan options in minutes. With lenders now able to choose their credit score model, we added VantageScore 4.0 as one of the scoring models we use, giving us more flexibility in how we evaluate applicants, while keeping the experience quick and easy," said Magesh Sarma, Chief Operating Officer, AmeriSave Mortgage Corporation.

Equifax is maintaining $1 VantageScore 4.0 mortgage credit score pricing through the end of 2028 to expand adoption, reduce loan acquisition costs, and drive a potential $1 billion in cost savings for the industry and consumers from the cost difference among score providers.

"The landmark decision by FHFA Director William Pulte and Housing and Urban Development Secretary Scott Turner to open VantageScore 4.0 for use across both conventional and FHA-insured loans has advanced homebuying into a new era of credit scoring competition that drives greater performance and cost savings for both lenders and consumers," said Mark W. Begor, CEO of Equifax. "We are seeing strong momentum across the mortgage sector as lenders rapidly adopt VantageScore 4.0 to drive better decisioning and expand access to credit."

More data drives better decisions
VantageScore 4.0 utilizes up to 24 months of trended data and incorporates alternative data, such as rental, utility, and telco payment histories, providing lenders with a more comprehensive view of borrower creditworthiness without adding additional risk. The model provides deeper financial insights that can deliver a 20% lift in originations and generate credit scores for consumers with thin credit files.

"The strong industry adoption has been driven by years of preparation by our teams to ensure that VantageScore 4.0 could be accessible to all lenders, allowing them to effectively test and evaluate the score through their processes," said Joel Rickman, General Manager and SVP of U.S. Mortgage and Verification Services at Equifax. "Equifax is deeply committed to supporting the mortgage industry and the consumers we serve, especially as we navigate the most difficult mortgage market in decades. We view our role in expanding homeownership as a vital responsibility while delivering significant savings to consumers and the mortgage industry."

Equifax remains the only Nationwide Consumer Reporting Agency to provide alternative data insights - such as payment histories for telco, pay TV, and utilities - alongside tri-merge consumer credit reports for the mortgage market at no additional cost to lenders. Equifax also empowers lenders with early access to an employment indicator through its suite of The Work Number® Report Indicator solutions at no additional cost including:

- **The Work Number® Report Indicator for Mortgage:** Streamlines underwriting workflows by providing an indicator of whether data from The Work Number is available on the applicant

For more information about Equifax mortgage solutions and VantageScore 4.0, pleasevisit our website.

ABOUT EQUIFAX INC.
At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit Equifax.com.

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