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# Equifax Wins Mortgage Technology Magazine Award

## - Company receives Synergy Award for Interthinx alliance -

ATLANTA, Dec. 1, 2011 /PRNewswire/ -- [Equifax Inc.](#) (NYSE: EFX) announced that it won the Synergy Award from [Mortgage Technology Magazine](#) for its relationship with [Interthinx](#), a Verisk Analytics company (NASDAQ: VRSK), to give financial institutions unprecedented visibility into the underwriting process.

Announced during a ceremony at the 2011 Mortgage Bankers Association (MBA) Convention & Expo, the Synergy Award recognizes technology initiatives and alliances that promote integration of software and processes to promote automation, efficiency and broad mortgage industry use.

In response to emerging industry guidelines and the growing problem of undisclosed debt, Equifax and Interthinx partnered, allowing clients to seamlessly access [Equifax's Undisclosed Debt Monitoring™](#) solution through [FraudGUARD®](#) to address investor and lending requirements and uncover undisclosed debt – a multi-billion dollar challenge in the mortgage market. Through this relationship, mortgage originators, investors and insurers benefit from enhanced risk mitigation, reduced fraud and fewer loan buybacks.

Undisclosed Debt Monitoring is the mortgage industry's first platform to monitor for and notify financial institutions of new accounts and borrower activity initiated during the "quiet period," which spans from the application date to the mortgage closing. A solution that is "always on," Undisclosed Debt Monitoring alerts lenders of borrower activity that may represent risk associated with mortgage loans in their pipelines. Lenders can increase their ability to address compliance requirements with a single platform.

According to Fannie Mae, loan reviews completed through the end of January 2011, undisclosed liabilities continue to represent the leading type of significant misrepresentation – comprising 24 percent of all 2009 - 2010 originations. To address these guidelines and mitigate loan buy-back risk, the integration of Equifax Undisclosed Debt Monitoring into FraudGUARD enables financial institutions to: quickly identify potential borrower misrepresentation or undisclosed debt early in the loan origination process; streamline the underwriting process, resulting in significant time and cost savings for the lender and fewer last-minute document requests for the borrower; easily customize a compliance program to fit within existing production workflow and address specific credit policy and guideline procedures; and leverage a single, user-friendly report that includes Undisclosed Debt Monitoring analysis.

"Our relationship with Interthinx represents Equifax's latest effort to equip the mortgage market with a best-in-class solution," said Craig Crabtree, senior vice president and general manager, Equifax Mortgage Services. "Equifax and Interthinx are working closely with

customers to address emerging industry needs while helping them to mitigate risk and approve quality loans. Recognition for our efforts is an honor, and we're pleased to be included among some of the industry's most well-respected companies dedicated to improving the mortgage market through new technologies and solutions in this year's *Mortgage Technology* awards."

## **About Equifax**

**Equifax** is a global leader in consumer, commercial and workplace information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 17 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol [EFX](#). For more information, please visit [www.equifax.com](http://www.equifax.com).

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