

## Equifax 4506-T eSignature Solution Now Available to Ellie Mae's Encompass Users

ATLANTA, Dec. 5, 2013 (GLOBE NEWSWIRE) -- Equifax Verification Services, a leading provider of third party employment and income verifications, today announced that through its expanded integration with Ellie Mae's Encompass® mortgage management solution. Encompass users now have direct access to Equifax eSignature technology. Equifax IRS Income solutions include eSignature capabilities that make it easier, faster and more secure for applicants to electronically sign and users to submit 4506-T forms, which are needed to request tax transcripts used to verify income directly from the Internal Revenue Service (IRS).

Equifax is a pioneer in developing solutions that leverage eSignature technology to improve the processes and integrity that surround businesses' employee data and has long been instrumental in promoting the benefits and adoption of electronically signed (eSignature) documents in a variety of programs – including Tax Credits and Incentives and Employment Verification services – to deliver greater visibility and efficiency to clients' processes and address compliance requirements through a single platform.

Ellie Mae's Encompass® platform is essential technology that helps automate the mortgage process to deliver improved efficiency, loan quality and compliance and wring unnecessary effort, time and expense out of the process of making loans. Integrating Equifax eSignature technology with Encompass enables mortgage originators, investors and insurers alike to benefit from a fully automated solution that provides enhanced risk mitigation, reduced fraud and increased efficiencies.

"Income verification is a vital part of the mortgage process for lenders, so we are excited to expand the services that Equifax makes available to our clients within Encompass," said Ellie Mae senior vice president of client management and business development Joe Tyrrell.

"We are committed to creating innovative solutions that leverage eSignature technology to enhance processes, improve compliance and cut costs for our clients," said Equifax senior vice president of Marketing, Anir Pradhan. "Equifax is a an industry pioneer in automated 4506-T processing and the leading provider of tax transcript fulfillment nationally, and we are pleased that this expanded integration further supports Ellie Mae's initiative to automate the entire mortgage industry."

## About Ellie Mae

Ellie Mae, Inc. (NYSE:ELLI) is a leading provider of <u>on-demand automation solutions for the</u> <u>mortgage industry</u>. The Company offers an end-to-end solution, delivered using a Softwareas-a-Service model that serves as the core operating system for mortgage originators and spans customer relationship management, loan origination and business management. The Company also hosts the <u>Ellie Mae Network</u><sup>™</sup> that allows Encompass<sup>®</sup> users to electronically conduct business transactions with the lenders and settlement service providers they work with to process and fund loans. The Company's offerings include the Encompass and DataTrac<sup>®</sup> mortgage management software systems. Ellie Mae was founded in 1997 and is based in Pleasanton, California. To learn more about Ellie Mae, visit <u>www.EllieMae.com</u> or call 877.355.4362.

## About Equifax, Inc.

Equifax (NYSE:EFX) is a global leader in consumer, commercial and workforce information solutions that provide businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enable it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers. Equifax Workforce Solutions, also known as TALX Corporation, is a wholly owned subsidiary of Equifax and an Equifax business unit. Equifax Workforce Solutions maintains the most comprehensive database of employment and income information in the nation and provides employment and income verifications to lenders through its Equifax Verification Services suite of products.

Headquartered in Atlanta, Equifax operates or has investments in 18 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. In 2013, Equifax was named a Bloomberg BusinessWeek Top 50 company, was #3 in Fortune's Most Admired list in its category, and was named to InfoWeek 500 as well as the FinTech 100. For more information, please visit <u>www.equifax.com</u>.

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