

April 30, 2014



Equifax Hosts Free Webinar to Provide Mortgage Originators and Home Equity Lenders With Best Practices for QM/ATR Compliance

ADVISORY, April 30, 2014 (GLOBE NEWSWIRE) --

What: Increasing home prices and values are increasing the demand for home equity lending. The recent changes to Qualified Mortgage/Ability to Repay (QM/ATR) have established new underwriting standards, impacting how lenders evaluate and qualify prospective borrowers.

During the free webinar, "[QM/Ability to Repay – Best Practices for Achieving Compliance](#)," Equifax (NYSE:EFX) will share the latest best practices being leveraged by mortgage originators and home equity lenders to facilitate compliance with Qualified Mortgage/Ability to Repay requirements. Led by an Equifax team of industry experts, this webinar will also provide insights on common compliance pitfalls for mortgage lenders (including repurchase risk and regulatory penalties stemming from the new rules), as well as trusted data sources and efficient processes to ensure consistent borrower verification procedures in a home equity lending environment.

Additional topics include:

- Auditing verifications of employment for completeness and accuracy;
- Best practices for attaining and executing IRS form 4506-T;
- Understanding the IRS Tax Transcript options;
- Using tri-merge credit reporting to facilitate compliance ;
- Automated valuation tools; and
- Automated third-party data sources.

Date: Thursday, May 8, 2014 – 1 p.m. ET

Registration: <http://eqfx.co/QYkZDn>

Speakers: **Tammy Stacy** is Vice President and Senior Manager of Regulation and Compliance for Equifax, where she is responsible for ensuring all products and services meet consumer financial protection laws and regulations. Stacy brings more than 20 years of compliance experience with financial institutions, including Bank of America, Wells Fargo, The Brand Banking Company and Bank of the West. She has first-hand experience contributing to the writing and revision of consumer financial regulations as a former regulator. As a former member of the Mortgage Markets Committee of the American Bankers Association, she worked closely on the analysis, interpretation and implementation challenges of the multiple new mortgage lending regulations that were effective in January 2014.

Rosie Biundo is Senior Director of Product Marketing for Equifax Mortgage Services, where she is responsible for understanding lending market trends and representing customers' perspectives by aligning needs with solutions. Biundo has held positions throughout the organization in multiple areas, including sales management, operations and customer support. In 2007, she became responsible for business operations, product strategy and delivery for all services of The Work Number®, the nation's leading employment and income database. She was instrumental in diversifying the solution through the integration of IRS tax transcript fulfillment (4506-T) and SSA identity verification services. Biundo is certified in Fair Credit Reporting Act compliance by the Consumer Data Industry Association.

Craig Leabig is Senior Director of Product Management for Equifax Workforce Solutions where he manages its Employment and Income Verifications product portfolios. These products are used in industries such as mortgage, consumer banking, insurance, credit card and auto. He is responsible for identifying market and client needs and driving new product innovation based on those needs. Leabig joined Equifax following 16 years in the financial services industry, where he focused on consumer and mortgage lending. His experiences include marketing, process improvement, analytics, sales and operations management. He is a member of the Mortgage Bankers Association and recently spoke at an online event for members of the Consumer Bankers Association regarding recent regulatory developments related to mortgage lending.

About Equifax

[Equifax](#) 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.

Headquartered in Atlanta, Equifax operates or has investments in 19 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 www.equifax.com.

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Source: Equifax Inc.