

Equifax Teams with Fannie Mae to Deliver Enhanced Connecticut Avenue Securities Disclosure Data

ATLANTA, Sept. 16, 2015 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global information solutions provider, today announced that it has entered into a strategic agreement with Fannie Mae to enable the GSE to disclose updated, anonymous, loan-level FICO® Scores as part of its ongoing monthly disclosures for its Connecticut Avenue Securities[™] (CAS) program.



"We are delighted to build on our long-standing relationship with Fannie Mae, and support their credit risk transfer initiatives," said Geoffrey Hickman, Managing Director of Government Credit and Financial Markets at Equifax. "Our new agreement with Fannie Mae to provide anonymous, monthly updated FICO Scores supports their mandate to reduce taxpayer risk, and facilitates an increased role for private capital in the mortgage market," added Hickman.

"We are pleased to be able to provide our CAS investors with these new supplemental monthly credit disclosures to aid in monitoring their investments," said Laurel Davis, Vice President of Credit Risk Transfer for Fannie Mae. "We strive to provide the market with continued transparency around our CAS securities, and this addition is consistent with that objective."

Separately, Equifax will also offer potential investors and other interested parties the opportunity to license an expanded dataset of anonymous, loan-level borrower credit variables that will enable analysis of borrowers' credit behavior apart from their performance on the mortgage loans referenced in CAS transactions. An innovative aspect of the expanded dataset will be the inclusion of Equifax Dimensions[™] trended credit attributes. Equifax Dimensions was launched in 2013 and enables users to leverage tradeline level information derived on a historical time series basis.

Equifax is uniquely positioned as an industry thought-leader and information solutions provider to drive change in the way investors perform their analytics. Equifax helps fuel advanced analysis across the capital markets value chain to help investors gain the comprehensive borrower and market insights they need to make informed investment decisions.

About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions that

provides 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 enables 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 2014, Equifax was nominated as a Bloomberg BusinessWeek Top 50 company; its CIO was listed as one of the top 100 by CIO magazine; and the company was named to the Fintech 100 list, was recognized as a top 20 company to work for by the Atlanta Journal-Constitution, and was named a 2014 InformationWeek Elite 100 Winner. For more information, please visit www.equifax.com.

About Fannie Mae

Fannie Mae enables people to buy, refinance, or rent homes.

Visit us at: <u>http://www.fanniemae.com/progress</u>

Follow us on Twitter: http://twitter.com/FannieMae

About FICO

FICO (NYSE: FICO) is a leading analytics software company, helping businesses in 90+ countries make better decisions that drive higher levels of growth, profitability and customer satisfaction. The company's ground breaking use of Big Data and mathematical algorithms to predict consumer behavior has transformed entire industries. FICO provides analytics software and tools used across multiple industries to manage risk, fight fraud, build more profitable customer relationships, optimize operations and meet strict government regulations. Many of our products reach industry-wide adoption. These include the <u>FICO®</u> <u>Score</u>, the standard measure of consumer credit risk in the United States. FICO solutions leverage open-source standards and cloud computing to maximize flexibility, speed deployment and reduce costs. The company also helps millions of people manage their personal credit health. FICO: Make every decision count[™]. Learn more at <u>www.fico.com</u>.

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