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## **Roostify's Mortgage Decisioning Process Expected to Accelerate with Use of The Work Number® from Equifax®**

**Powerhouse mortgage decisioning platform joined with an unmatched verifications database offers opportunities for lenders to deliver mortgage loans more quickly**

ATLANTA, Oct. 20, 2016 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global information solutions provider, today announced that Roostify Inc., a leader in automated mortgage transaction technology, plans to build a connection between The Work Number, provided by Equifax WorkForce Solutions, a business unit of Equifax Inc. and its mortgage platform by the end of 2016.



The connection to the Equifax data will enable lenders to access employment and income verifications from the Roostify platform. The Work Number is the largest source of employer-direct income and employment information and is refreshed each pay period. The database includes records from more than 75% of the Fortune 500 companies and an increasing number of medium-to small-sized employers.

"This alliance with Roostify breaks new ground in mortgage decision automation. Lenders currently using the Roostify platform will benefit from the connection to The Work Number, as they will now have access to reliable data instantaneously, helping to simplify one more vital step in the application process," said Seth Kronemeyer, vertical marketing leader, Equifax Mortgage Services. "We are happy to be able to provide our data to lenders who aim to offer consumers the most efficient closing process possible."

The Roostify platform allows borrowers to submit an application, upload documents and collaborate with all parties involved from application to closing. Through key integrations and features, the Roostify platform enables lenders to close more loans in less time and provide a better experience to customers.

"We expect our alliance with Equifax to deliver transformational change to our customers," said Rajesh Bhat, CEO and Co-Founder of Roostify. "Applicant income is a primary determinant of whether a loan is approved. Therefore it greatly benefits both borrowers and lenders for this to be verified quickly. Using The Work Number, the industry leading employment and income information database, we can help our customers benefit from faster decisioning and quicker closings."

## **About Equifax**

Equifax powers the financial future of individuals and organizations around the world. Using the combined strength of unique trusted data, technology and innovative analytics, Equifax has grown from a consumer credit company into a leading provider of insights and knowledge that helps its customers make informed decisions. The company organizes, assimilates and analyzes data on more than 820 million consumers and more than 91 million businesses worldwide, and its databases include employee data contributed from more than 5,000 employers.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 9,200 employees worldwide.

Some noteworthy achievements for the company include: Ranked 13 on the American Banker FinTech Forward list (2015); named a Top Technology Provider on the FinTech 100 list (2004-2015); named an InformationWeek Elite 100 Winner (2014-2015); named a Top Workplace by Atlanta Journal Constitution (2013-2015); named one of Fortune's World's Most Admired Companies (2011-2015); named one of Forbes' World's 100 Most Innovative Companies (2015). For more information, visit [www.equifax.com](http://www.equifax.com).

## **About Roostify**

Founded by three technologists frustrated with their home buying experiences, Roostify enables a more efficient, transparent mortgage process for lenders, agents and homebuyers. Roostify's software platform is trusted by prominent banks and mortgage brokers nationwide to deliver more loan volume, faster closes and happier customers. Roostify is backed by private investors, and headquartered in San Francisco. For more information, please visit [www.roostify.com](http://www.roostify.com).

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