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# Equifax Launches "Mortgage Duo" Providing Instant Verifications for Co-Borrowers via a Single Transaction

**One Transaction. Two Reports. Instantly. Integration with The Work Number database Offers New Efficiencies**

ATLANTA, Nov. 19, 2020 /PRNewswire/ -- Equifax (NYSE: EFX) continues to offer mortgage lenders innovative ways to drive digital efficiencies into the origination process with the latest addition to its suite of enhanced mortgage solutions designed to help mortgage bankers and brokers better accommodate co-borrower applications. [Mortgage Duo](#), permits credentialed mortgage lenders, with permissible purpose, to leverage a single transaction through The Work Number® database to return instant verifications of employment and income for joint applicants.



Many mortgage loans for single family homes involve co-borrowers; and the October Mortgage Bankers Association (MBA) Forecast anticipates that home loans will maintain a positive trajectory into 2021. Recognizing the need, trend and opportunity to facilitate both lender and borrower requirements, Mortgage Duo eliminates the need for a lender to place individual orders for each borrower's report.

"We recognize that people often apply for mortgages with a co-borrower, such as a spouse," said Joel Rickman, SVP of Verification Services for Equifax. "The breadth of The Work Number database, with more than 111 million active records, allows us to deliver a new verification solution that helps lenders continue to build efficiency into their digital originations. With Mortgage Duo, they can instantly verify employment and income for both borrowers through a single automated transaction which helps decrease duplicative tasks and further reduces friction in the loan origination process."

The launch of Mortgage Duo further demonstrates the Equifax commitment to turning insights into action, recognizing trends in the market and tapping into its differentiated data assets to help reveal more opportunities for consumers and businesses of all sizes. Powered by [The Work Number database](#), the industry-leading, centralized commercial repository of income and employment information in the U.S., Mortgage Duo joins a suite of mortgage verification products and services intended to give lenders, with permissible purpose, the automated verification options they need to help meet consumer demand for a seamless, low-friction, digital lending experience.

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At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employees, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by more than 11,000 employees worldwide, Equifax operates or has investments in 25 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](http://Equifax.com)

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