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Equifax and BlackBox Logic Partner to Provide Mortgage Investors with Comprehensive RMBS Solution

DENVER, Sept. 19, 2014 /PRNewswire/ -- BlackBox Logic, LLC and Equifax (NYSE: EFX) announced today that they are working together to offer the mortgage market a comprehensive and easily accessible solution to effectively analyze the collateral health underlying non-agency residential mortgage-backed securities (RMBS). The solution links ABS Credit Risk Insight™ data from Equifax, with BlackBox's extensive loan-level non-agency database, BBx Data™, and made available on Crystal Logic®, a web-based RMBS analytics platform built by BlackBox.

ABS Credit Risk Insight provides leading indicators of loan performance such as updated credit scores and detail on all mortgage and home equity payments, owner-occupancy and performance on past mortgages. Connected to BBx Data™, it will help investors improve model accuracy, better predict loan default and prepayment, and enhance deal surveillance.

Crystal Logic® allows for deal and loan-level data extraction, sector and vintage analysis, aggregate level collateral manipulation, and mortgage market research. It incorporates BBx Data™, which covers over 21 million loans across 7,600 deals and includes servicer behavior fields such as modifications, advances, and forbearance.

Cory Lambert, VP of Data & Analytics at BlackBox said: "We're excited to expand our relationship with Equifax and offer their extremely valuable data on Crystal Logic®. We've worked hard to develop high-value, robust loan-level data and analytics products that are readily available to organizations of all sizes, and we believe this is a natural progression to give investors a more complete picture of collateral health and performance."

"Equifax is excited to offer our leading Credit Risk Insight data on BlackBox's Crystal Logic platform. Investors can now enjoy the value of Equifax's anonymous consumer credit information on a convenient web-based analytics platform without incurring the cost of building out loan-level solutions," Geoffrey Hickman, Managing Director of the Government and Financial Markets Group at Equifax said.

For more information on how this solution can help your firm, please contact Kyle Croyle at kcroyle@bbxlogic.com or 303-567-6480, or Ed Yale at ed.yale@equifax.com or 325-653-6700.

BlackBox Logic, LLC is a loan-level RMBS and Whole Loan data and analytics company that delivers solutions for investors, servicers, researchers, banks and other mortgage market participants. Their non-agency and agency loan-level RMBS databases are the most comprehensive in the industry, providing users with analytic ready data that can be customized to any needs.

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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