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# Equifax Introduces New Mortgage Verification Solution

All Employers Within 90 Days™ Helps Lenders Enhance Their Loan Processes

ATLANTA, July 25, 2024 /PRNewswire/ -- [Equifax®](#) (NYSE: EFX) has launched a new solution, All Employers Within 90 Days™, in support of its commitment to providing an extensive set of verification solutions for the mortgage industry.



Powered by The Work Number®, All Employers Within 90 Days™ allows credentialed lenders to verify a borrower's income and employment information from the previous 90 days. Developed in response to customer feedback, the new solution — which provides a narrow verification period — may be particularly useful for situations when a borrower has been employed at the same job for a long period of time and therefore employment records beyond 90 days are not needed.

"Lenders have many choices when it comes to verifying income and employment information, from in-house or consumer-provided options to working with external companies," said Joel Rickman, Senior Vice President, Verification Services, Equifax Workforce Solutions. "At Equifax, we offer a variety of tailored verification solutions that were developed specifically with mortgage lenders in mind. By offering different types and levels of data at various price points, many lenders are able to find an Equifax solution that meets their specific requirements."

In addition to launching All Employers Within 90 Days™, Equifax has introduced modifications to its existing All Employers Within 12 Months™ and All Employers Within 24 Months™ offerings. Those modifications support lenders with a smoother billing process for those services, resulting in more aligned processing.

With these enhancements and modifications, lenders can choose the solutions they need and the time frame that is most effective for both the borrower and the lender, helping provide a faster time to close and more lender flexibility. Each solution also benefits from the industry-leading [security capabilities](#) of Equifax, helping ensure that both borrowers and lenders can be confident their information is protected.

"In today's mortgage market, our customers need solutions that drive speed and reduce fallout," said Chris Mock, Vice President, Mortgage Verification Services at Equifax Workforce Solutions. "Lenders that utilize automated mortgage verification solutions can better provide the type of fast and seamless purchase process that homebuyers have come

to expect. And with the variety of solutions available from Equifax, lenders can choose just the records they need to lend confidently."

Through The Work Number database, Equifax is the industry-leading commercial source of consolidated employment information in the United States. This data can help credentialed verifiers with a permissible purpose — such as mortgage lenders — instantly verify potential borrowers' employment and income, enabling a streamlined mortgage process.

To learn more about mortgage verifications or other verification solutions powered by The Work Number from Equifax, please visit [our website](#).

**ABOUT EQUIFAX INC.** 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, employers, 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 nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](#).

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