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Equifax Launches Mortgage Risk Evaluation Tool for Secondary & Capital Markets Analysis

BOSTON, May 5 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) today announced at the MBA Secondary Market Conference & Expo the launch of an analytical tool that gives mortgage investors deeper insights into mortgage borrower credit behavior -- with a new level of detail previously unavailable in the market. Equifax Mortgage Market Risk Insight(TM) (MRI) is the industry's first source of mortgage market risk information that enables forward-looking valuations for mortgage-related securities. Investors can use this tool to analyze mortgage loan performance and more accurately assess delinquency and default.

"The real power of Mortgage MRI is its ability to segment the universe of borrowers that are still current on their mortgage loans to help improve mortgage credit risk and cash-flow analytics," said Dann Adams, president, US Consumer Information Solutions, Equifax. "Mortgage MRI is the only tool available that provides aggregated credit data derived from the entirety of borrower credit profiles to gauge credit risk on mortgage debt."

This new tool gives investors updated credit information on mortgage borrowers aggregated at the zip code level. Data then can be segmented to reveal borrower credit health and credit capacity trends for different loan vintages within a zip code. In addition to providing a powerful tool for assessing risk in a trading desk environment, Mortgage MRI also supports strategic market risk analysis, pool and market risk assessment and institutional valuation of mortgage-related assets.

"With increased sensitivity to credit risk in the mortgage secondary and capital markets, the industry must find new ways to leverage information," said Tom Madison, senior vice president, Equifax Mortgage Solutions. "Mortgage MRI provides a new level of understanding about credit health to help improve investor analytics around mortgage loan performance."

To provide this new level of detail for the mortgage market, Mortgage MRI segments zip-level data by vintage, loan type and first mortgage payment status. Once the data is segmented, Mortgage MRI leverages leading indicators and scoring models, including VantageScore(R) and Equifax's Bankruptcy Navigator Index(R) (BNI) to analyze credit risk and the likelihood of a certain borrower profile filing for bankruptcy over the next 24 months. The results are then aggregated and provided to subscribers of this tool.

Mortgage MRI is the latest addition to Equifax's suite of mortgage services. In addition to valuable credit information, Equifax provides the marketing and analytical services mortgage businesses need to help target and close the right customers or buy and sell the right securities. For more information about Mortgage MRI and Equifax Mortgage Services, visit www.equifax.com/consumer/industry_specific/mortgage/ .

About Equifax (www.equifax.com)

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, we leverage one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers.

Customers have trusted Equifax for over 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses -- large and small -- rely on us for consumer and business credit intelligence, portfolio management, fraud detection, decisioning technology, marketing tools, and much more. We empower individual consumers to manage their personal credit information, protect their identity, and maximize their financial well-being.

Headquartered in Atlanta, Georgia, Equifax Inc. employs approximately 7,000 people in 14 countries through North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500(R) Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

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