

May 30, 2013



Equifax Undisclosed Debt Monitoring Solution Now Available to LPS Empower Users

ATLANTA, May 30, 2013 (GLOBE NEWSWIRE) -- Equifax (NYSE:EFX) announced that through its expanded integration with Empower®, a loan origination system (LOS) offered by Lender Processing Services (NYSE:LPS), Empower now has direct access to the Equifax [Undisclosed Debt Monitoring™](#) solution. Undisclosed Debt Monitoring is the mortgage industry's only platform that successfully monitors for and notifies financial institutions of new accounts and borrower activity initiated during the "quiet period" spanning from the mortgage application date to the closing. The Undisclosed Debt Monitoring solution monitors borrower activity round-the-clock and alerts lenders about any activity that may represent risk associated with mortgage loans in their pipelines, increasing lenders' ability to address compliance requirements through a single platform.

Empower is LPS' state-of-the-art, enterprise-wide LOS that provides functionality for every facet of the origination process, including consumer, retail and wholesale point-of-sale channels. It also provides FHA, VA and conventional product support; funding and auditing; product and pricing; electronic document management and imaging; and industry-standard interfaces. Integrating Undisclosed Debt Monitoring with LPS' Empower enables lenders to better address investor and lending requirements and help successfully uncover instances of undisclosed borrower debt. Through this integration, mortgage originators, investors and insurers alike benefit from enhanced risk mitigation, reduced fraud and a reduction in the number of potential loan buybacks.

"Combining the innovative technology of LPS' Empower and the [Equifax Undisclosed Debt Monitoring](#) solution will help protect lenders against risk by increasing the transparency of borrower debt," said Jerry Halbrook, senior managing director of LPS Origination Technology. "Equifax is a leading provider of verification services technology, and we are pleased that this expanded integration further supports LPS' initiative to help lenders improve loan quality."

"Undisclosed debt represents a multi-billion-dollar problem within the mortgage industry, and Equifax has been at the forefront of addressing and solving this problem for loan originators," said Craig Crabtree, senior vice president of Equifax Mortgage Services. "By successfully integrating our Undisclosed Debt Monitoring solution with Empower, we can ensure that LPS customers will be better insulated against the threat of fraud and more successful in meeting key regulatory compliance requirements."

About Lender Processing Services

Lender Processing Services (NYSE:LPS) delivers comprehensive technology solutions and services, as well as powerful data and analytics, to the nation's top mortgage lenders,

servicers and investors. As a proven and trusted partner with deep client relationships, LPS offers the only end-to-end suite of solutions that provides major U.S. banks and many federal government agencies the technology and data needed to support mortgage lending and servicing operations, meet unique regulatory and compliance requirements and mitigate risk.

These integrated solutions support origination, servicing, portfolio retention and default servicing. LPS' servicing solutions include MSP, the industry's leading loan-servicing platform, which is used to service approximately 50 percent of all U.S. mortgages by dollar volume. The company also provides proprietary data and analytics for the mortgage, real estate and capital markets industries.

Lender Processing Services is a Fortune 1000 company headquartered in Jacksonville, Fla. For more information, please visit www.lpsvcs.com.

About Equifax, Inc.

[Equifax](http://www.equifax.com) is a global leader in consumer and commercial information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 18 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](http://www.equifax.com/mortgage). For more information, please visit www.equifax.com/mortgage.

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Source: Equifax Inc.