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New Equifax Solution Gives Mortgage Investors Greater Visibility into Borrower Credit Health

ABS Credit Risk Insight Now Integrates FICO Credit Score, Multiple New Data Variables

WASHINGTON, Feb. 1 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) announced today at the American Securitization Forum Conference (ASF) that it has strengthened its commitment to the secondary market by enhancing its premier data solution for the mortgage-backed securities industry. Equifax ABS Credit Risk Insight™ now includes the FICO® credit score and several new and unique data variables. With these enhancements, ABS Credit Risk Insight allows investors to better predict loan default and prepayment loan performance and value securities using extensive borrower credit data and highly accurate risk models.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20060224/CLF037LOGO>)

Recent Equifax analysis reveals the benefit of providing greater transparency into up-to-date borrower information on mortgage loans. Equifax data showed that as of December 2009, 18 percent of "current", non-agency securitized loans identified as "owner-occupied" at origination no longer appear owner-occupied today. This level of insight is critical for mortgage-backed securities investors given that the default rate for non-owner-occupied loans is nearly double that of owner-occupied loans.

By providing both the FICO and VantageScore® risk models, ABS Credit Risk Insight allows investors to select the score that best addresses their business needs. Investors familiar with the FICO credit score benefit from easier implementation and faster adoption of this widely known risk model. Seamless access to VantageScore, a highly predictive consumer credit scoring model developed by Equifax and the other major credit reporting companies, is another key feature of this Equifax solution.

"For 15 years, lenders, rating agencies and investors have relied on FICO scores to manage and measure credit risk in mortgages," said Robert Duque-Ribeiro, vice president and general manager for Scores for FICO. "Now, investors can have up-to-date access to that same proven gold standard within ABS Credit Risk Insight to make the best possible investment decisions."

ABS Credit Risk Insight is the industry's first solution to enable investors to link mortgage loan-level data on the entire universe of non-agency mortgage securities to up-to-date borrower credit data. The solution gives investors data on leading indicators of mortgage default such as updated credit scores, balances and utilization, delinquencies and defaults, monthly payments, credit inquiries and length of credit history. With this latest release of

ABS Credit Risk Insight, investors can more accurately assess owner-occupancy and combined loan to values (CLTVs) and gain a deeper understanding of mortgage payment performance.

"In order for mortgage securitization to return, investors need powerful tools like ABS Credit Risk Insight to restore their confidence in the deals' underlying collateral health. Given unemployment levels, it is critical that investors have fresh information on changes in borrower credit activity," said Steve Albert, vice president, Equifax Capital Markets. "Our latest release offers investors the flexibility and insight they need to improve default predictions and ultimately make better trading decisions."

Among other solution enhancements, Equifax has added multiple, unique data variables that provide additional detail on all mortgage and home equity payments, owner-occupancy, bankruptcies and performance on past mortgages. Investors benefit from a more accurate view of how a borrower's risk profile changes over time - a powerful tool for valuing non-agency mortgage-backed securities and whole loans.

ABS Credit Risk Insight is part of Equifax's suite of Capital Markets solutions that empower businesses to make buy/sell decisions with the most up-to-date borrower and property value information available. For more information about Equifax Capital Markets, visit www.equifax.com/capitalmarkets.

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.

With a strong heritage of innovation and leadership, Equifax continuously delivers 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. operates in the U.S. and 14 other countries throughout North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500® Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

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