

December 1, 2014



Equifax Canada continues to work diligently with the mortgage industry to provide the latest and most relevant data and information to all stakeholders. The EquiBundle with its additional risk scores and financial information (mortgage trade data) has been well received by Financial and Insurance providers alike.

Starting January 15, 2015 Equifax will be delivering the EquiBundle as the new standard in the print image for all files delivered on the industry mortgage platform.

This bundled solution enables us to extend an overall cost savings to you in addition to providing a solution that will give brokers an industry leading tool allowing them to adjudicate applications faster, and with greater accuracy.

Beginning Jan. 15 2015 the all-in-one price per file will be \$5.50 and will include the following:

➤ **EQUIFAX CREDIT FILE**

➤ **DELINQUENCY SCORES**

ERS 2.0: Predicts the likelihood of a serious delinquency (90 days past due or worse) within 12 months. Using data from 2010-2011.

CRP 3.0B: Predicts the likelihood of a serious delinquency (90 days past due or worse) within 24 months. Using data from 2001-2004.

➤ **BANKRUPTCY SCORE**

BNI 2.0: Predicts the likelihood of a consumer Filing for bankruptcy within 24 months.

➤ **NEW DATA**

Mortgage Data, Telephone numbers, Trade Payment Profile.

Ancillary Services: To compliment your solution the following ancillary services are available. Standard pricing applies.

SAFESCAN

An automated fraud-screening tool to spot irregularities and confirm misuse in names, addresses, SINs, and telephone numbers.

BEACON 4

Predicts the likelihood of a serious delinquency (90 days past due or worse) within 24 months Mortgage and Telco trades do not impact Beacon 4 score. Uses data from 1997 – 1999.

Thank you for your continued support.