

NEWS RELEASE

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The Work Number Ensures Lender Compliance with Fannie Mae's Loan Quality Initiative

St. Louis, March 26, 2010 – The Work Number® announced that social security number verification can be easily fulfilled using its DirectChek identity fraud solution, a product offering from the recent acquisition of The Rapid Reporting Company. DirectChek assists lenders in meeting the new identity requirements issued by Fannie Mae's Loan Quality Initiative (LQI), which are designed to ensure loans meet the government-sponsored enterprise's credit and eligibility guidelines.

Fannie Mae's new guidelines were established to improve compliance with underwriting and eligibility guidelines and mitigate repurchase risk. A primary focus of the new guidelines is capturing critical loan data earlier in the process and validating it before, during and immediately after loan delivery. Part of this process includes verifying a borrower's social security number. Lenders who use The Work Number can meet the new standards by requesting a social security number verification directly against the Social Security Administration's (SSA) database. Lenders also benefit from additional social security number red flags delivered on the report via a Death Master check, an OFAC check and Credit Header information.

"Identity theft is the fastest growing white collar crime in America. That's evident, as DirectChek results show an alarming 5.8 percent 'no match' on more than 3 million requests for identity checks, which suggests approximately 6 of every 100 borrowers are not who they claim to be," says Jay Meadows, president of Rapid Reporting, now a service of The Work Number.

"To add fuel to the fire," Meadows adds, "a recent FBI Financial Crimes report stated that 80 percent of all mortgage fraud involved an industry insider. Now more than ever, lenders should rely on a credible third party for verification of all critical loan data - identity, current employment, current and historical income."

The Work Number's identity fraud detection solution, DirectChek, delivers an instant identity risk assessment on prospective customers in a comprehensive report that includes personal information and social security numbers. Its proprietary search process simultaneously compares information from the SSA database and multiple independent databases (including

terrorist databases required by US Patriot Act), to deliver a complete report of the individual's name, aliases and former names, current addresses, former address and phone numbers - complete with red flag indicators when inconsistencies appear in critical identity data elements, alerting processors to common fraud schemes. With DirectChek, lenders can easily and rapidly authenticate three key individual identifiers with the Social Security Administration for a definitive match on a borrower's true identity, further eliminating risk.

"The Work Number supports Fannie Mae in the development of the policy effort to combat the lack of compliance that is often only detected after loans are delinquent or through the foreclosure process," said Janet Ford, senior vice president of The Work Number. "Given today's economic conditions and the rise in loan repurchase requests, providing improved and complete loan data is more important than ever in reducing investor and lender risk while also improving market stability."

About The Work Number

The Work Number, a service of Equifax, is the largest source for employer direct, and up-to-date, employment and income verifications. The service offers access to over 200 million records instantly and will manually complete remaining employment verification requests within days. Additionally, The Work Number offers IncomeChek, a 4506-T tax transcript fulfillment service, and DirectChek, an identity assessment and authentication service. All of these tools provide more authentic, complete information to help in servicing, underwriting, fraud prevention and more recently loan modifications.

About Equifax (<http://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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