

**MEDIA ADVISORY**  
**MBA Annual Booths #127, 226, 228****The Work Number's Janet Ford to Discuss Ways to Insulate Your Business  
Against Insider Fraud at MBA's 97<sup>th</sup> Annual Convention & Expo 2010**

**What:** Mortgage fraud continues to result in significant losses for financial institutions. FBI statistics indicate, more than 85 percent of cases involve company insiders and the numbers continue to rise. Declining economic conditions, liberal underwriting standards, and declining home values make schemes like property flipping, loan modification and refinance fraud, and mortgage servicing fraud a more likely occurrence within the industry.

Attendees of this session will learn:

- How to recognize the red flags of insider mortgage fraud;
- What resources are available to lenders to fireproof their portfolios;
- How the use of best practices can help with the prevention and deterrence of mortgage fraud in the financial industry.

Janet Ford, senior vice president and general manger of The Work Number will moderate the session. Additional panel speakers include Brenda B. Clem, CMB, Secondary Marketing Loan Delivery Manager, Fifth Third Mortgage, Kurt Lofrano, vice president, Quality Assurance, Wells Fargo Home Mortgage, Joe Dahleen, vice president and chief strategy officer, Brightgreen Home Loans, Inc. and Paul Anselmo, chief executive officer, SigniaDocs, Inc.

**Who:** Janet Ford is senior vice president and general manager of The Work Number, a service of Equifax. She oversees several aspects of The Work Number employment and income solutions including strategy, operations, revenue generation, client relationships and product direction. Ford joined the organization in 1998 as a Regional Sales Representative. Ford has continued to hold progressively significant roles over the course of her tenure with The Work Number, recently adding the responsibility of strategic development for new service offerings in conjunction with the Consumer Information Solutions unit of Equifax.

**When/** October 25, 3:45 p.m. – 5:00 p.m. EST  
**Where:** Georgia World Congress Center, Room 411, Level 4, Building A

**Contact:** To schedule an interview or conversation with Ford or for additional information, please contact:  
Joy Harper, 678.781.7208 or joy@williammills.com or  
Blair Logan, 678.781-7218 or blair@williammills.com.

**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 and income 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, loan modifications and repurchase.

**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

#