



EQUIFAX

Equifax Integrations With MeridianLink (MCL) Mortgage Credit Link

Overview

Equifax is proud to partner with MeridianLink MCL and our reseller partners to provide various solutions for delivering a streamlined, digital-first mortgage experience for lenders and consumers. This partnership helps lenders accelerate the loan origination process with instant access to crucial data, including credit reports, and verifications of employment and income from The Work Number®. By providing a unified platform with comprehensive data and analytics, we empower lenders to make faster, more confident decisions, reduce manual work, and deliver a more seamless and efficient journey for mortgage consumers.

Available Solutions Through Mortgage Credit Link

- **The Work Number:** Automate verifications of income and employment with data contributed directly by employers and payroll providers to make faster, more confident lending decisions.
 - Variations of income and employment data sets and filters are available in each stage of the lending process.
- **Mortgage Credit Solutions:** Pre-qualify and qualify borrowers with comprehensive credit data via hard credit pulls and soft credit pulls throughout the entire loan lifecycle.
 - **Mortgage Hard Pull Credit Reports**
 - **Mortgage Soft Pull Credit Reports:** Including: Pre-Qualification, Pre-Qualification Plus, and Pre-Approval

Key benefits

- **Full Lifecycles Products:** From loan pre-qualification, pre-approval, and all the way to closing, Equifax has products to fit the entire origination lifecycle through our valued reseller partnerships.
- **Strategic Integrations:** Streamlining the lending process by providing our valued reseller partners with seamless integrations to accelerate decision-making, reduce manual workflows, and expand lending opportunities for their clients.

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