

1550 Peachtree Street
Atlanta, GA 30309



August 17, 2022

Dear Valued CRA Reseller Customer,

Over the last few months, Equifax has been working through your CRA Reseller Partner to address the issue we experienced within a legacy, on-premise server environment that impacted how some credit scores were calculated. We apologize for the disruption this incident has caused to your business. While the score issue was fixed in April, we are continuing to examine our business processes and technology platforms as we work to improve them. We also would like to thank you for your ongoing partnership as we have worked together to evaluate consumer impact.

We remain committed to helping you complete your consumer impact analysis in a timely manner, and when requested, our team has provided you with detailed reports designed to help with any consumer mortgage remediations. Our top priority remains addressing any adverse consumer impact as a result of this issue, and we are eager to receive information about your own impact analysis as soon as you are able to share it.

Equifax stands behind our customers and impacted consumers and we commend the partnerships across the industry that have resulted in published underwriting and mortgage insurance guidelines to address loans possibly impacted by the score issue. To further support lenders that have incurred mortgage origination loan level pricing adjustments, Equifax has created a structured process to evaluate reimbursement requests. To initiate this request with our dedicated support team, please send an email to MortgageTechProviders@equifax.com or contact your Equifax account representative. As part of this process, the team will request information on your organization's impact assessment and status of consumer remediation plans.

As our CEO, Mark Begor, recently stated in an [open letter](#), we know you depend on our data and even one error affecting a consumer is one error too many. We recognize the important role our company plays in your business and in the financial lives of consumers. We take this responsibility very seriously.

Again, we apologize for the disruption this issue has caused your business and sincerely appreciate your partnership as we work through remediation.

Best regards,

A handwritten signature in black ink, appearing to read "Craig", written in a cursive style.

Craig Crabtree
SVP, Mortgage and Housing
Equifax