



BlackBox Logic media contact:

Russ Rizzo
(303) 951-2561
rrizzo@linhartpr.com

Equifax media contact:

Jennifer Costello
(404) 885-8907
jennifer.costello@equifax.com

Equifax and BlackBox Logic Team to Help Mortgage Investors Improve Model and Valuation Accuracy

ABS Credit Risk Insight Links Borrower Credit Information to BlackBox Logic's Securities Data

DENVER, December 22, 2010 – BlackBox Logic, LLC and Equifax (NYSE: **EFX**) announced today that they are working together to give mortgage investors greater transparency into borrower credit health. ABS Credit Risk Insight™, Equifax's premier data solution for the mortgage-backed securities market, now leverages BlackBox Logic performance data on over 21 million loans across nearly 7,600 deals. By linking anonymous borrower credit information to BlackBox Logic's extensive MBS performance data, ABS Credit Risk provides a more complete picture of the collateral health underlying non-agency mortgage-backed securities.

This relationship represents the latest step BlackBox Logic and Equifax Capital Markets have taken to equip investors with powerful data solutions. ABS Credit Risk Insight provides leading indicators of loan performance such as updated credit scores and detail on all mortgage and home equity payments, owner-occupancy and performance on past mortgages. Now, Equifax's solution statistically matches up-to-date borrower credit information to BlackBox Logic's database of MBS performance data to help investors improve model accuracy, better predict loan default and prepayment and enhance deal surveillance.

"More than ever before, investors are focused on addressing industry and policy requirements while looking for ways to increase their confidence in the collateral behind securities. This is where solutions that provide transparency into collateral risk play a critical role," said Steve Albert, vice president of Equifax Capital Markets. "The combined strength of Equifax's industry-leading solution and BlackBox Logic's extensive loan-level MBS data gives investors the insight they need to better predict securitized loan performance and make more confident trading decisions."

Across the secondary market BlackBox Logic is recognized as a leading provider of comprehensive loan-level MBS data, which includes virtually all subprime, prime and Alt-A deals originated since 1999. Its data aggregation service known as BBx Data™ provides detail on mortgage loans at origination as well as information on the historical performance of collateral underlying non-agency mortgage-backed securities. Today, investors using BlackBox Logic deal performance data can append Equifax solutions to BlackBox Logic's securities data.

"Equipping investors with tools that allow them to conduct more granular analysis of collateralized mortgage obligations is essential for this industry," said Wyck Brown, Chief Marketing Officer, BlackBox Logic. "Working together, we are delivering to the secondary market powerful solutions that leverage very unique data attributes and highly accurate risk models."

In addition to making ABS Credit Risk Insight available to investors using various types of loan-level data, Equifax continues to find new ways to enhance its data solutions for the secondary market. Over the past year, Equifax has added several new and unique data variables to its ABS Credit Risk product line,

including owner-occupancy and bankruptcy indicators as well as the FICO® credit score and the FICO Mortgage Industry Option known as the BEACON® Mortgage Score. VantageScore, a consumer credit scoring model developed by Equifax and the other major credit reporting companies, is also available through ABS Credit Risk Insight.

ABS Credit Risk Insight is part of Equifax's suite of Capital Markets solutions that empowers lenders and investors to make buy/sell decisions with the most up-to-date borrower and property value information available. For more information about Equifax Capital Markets, visit www.equifax.com/capitalmarkets.

About BlackBox Logic (www.bbxlogic.com)

BlackBox Logic, LLC provides RMBS loan-level data aggregation services to residential mortgage and capital markets participants including investors, broker/dealers, and researchers. BlackBox Logic delivers the highest-quality, most comprehensive data fast and customized to the client's environment. The company's unique aggregation, normalization, and cleansing processes transform data into usable business information.

BlackBox Logic strives to dramatically improve its customer's innovation capabilities, risk management methodology, transaction processing, and data management, thereby creating an inherent competitive advantage for mortgage market constituents. BBx's proprietary data cleansing logic and structured finance DNA result in the delivery of information and insight clients can trust, and value they can appreciate.

The team at BlackBox Logic is comprised of industry veterans that bring expertise and experience from across the structured finance market. BlackBox Logic is ready to provide you with the solutions and analytics you need on a platform that extends beyond traditional loan-level data services. Headquartered in Denver, BlackBox Logic operates offices in New York and Bethesda, MD.

About Equifax (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 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.