



Safeguarding home equity lending with Experian

Seize the opportunity. Minimize risk. Maximize growth.

The opportunity is massive

Home equity is one of the most underleveraged financial assets in the U.S. With over **\$29 trillion** in equity and **98.1 million** homeowners, the market is ripe for expansion. **28.7 million** homeowners are potential home equity candidates, ready to tap into their equity.ⁱ

Lenders who move now can lead the charge in unlocking this value.

The shift: from paper to digital

Consumer expectations are evolving fast. Home equity is no longer about paper checks. Borrowers want instant access, digital transfers, and seamless online experiences.



Consumers expect onboarding to be fast, intuitive, and personalized. **Meeting this demand is key to winning market share.**

The risk: fraud moves fast

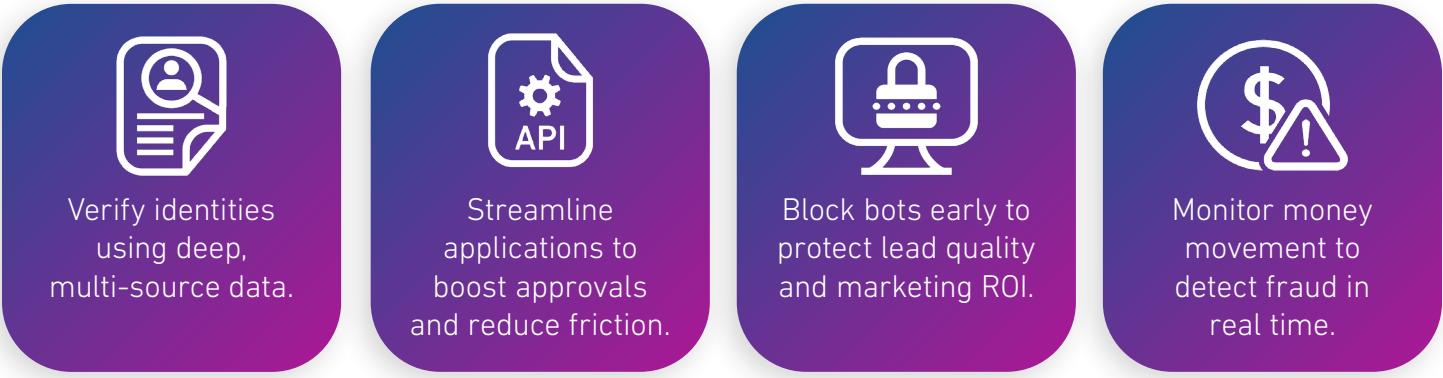
Digital convenience brings digital threats. From identity theft to bot attacks and suspicious money movement, fraudsters are targeting the home equity space with increasing sophistication.



Lenders must protect every transaction, without slowing down good borrowers.

The solution: smarter, safer lending with Experian

Experian equips lenders to seize the opportunity with confidence.



The result: secure growth, stronger engagement, and more originations.

The outcome: growth with Experian

Experian helps lenders unlock home equity potential, securely and at scale. By combining trust, speed, and intelligence, lenders can grow their portfolios while staying protected.

Now is the time to seize the home equity opportunity. [Learn more.](#)

ⁱ Experian Data

ⁱⁱ 2025 Experian Identity and Fraud Report

ⁱⁱⁱ FBI www.fbi.gov/news/press-releases/fbi-releases-annual-internet-crime-report

