



## WELCOME TO GAP

### Pricing designed around the way you do business!

We developed Birchwood's proprietary pricing structure – Guaranteed All-Inclusive Pricing, or "GAP" pricing – based on years of experience observing our customers' business models. This has allowed Birchwood to develop, and offer, the most efficient and cost-effective approach to credit report pricing in the mortgage industry .

At its core, GAP pricing provides a simple, streamlined approach for you to ensure consumer equality regardless of a borrower's credit standing. In addition, GAP promotes a more accurate, compliant, disclosure process throughout the loan process. Best of all.....it offers savings!

### Simple Pricing Structure

#### GAP pricing includes:

- ✓ Three-bureau credit report with scores
- ✓ All supplemental tradeline update requests
- ✓ All technology/legislative recovery fees
- ✓ All secondary use fees
- ✓ All Fannie Mae Reissue fees
- ✓ All reprint/retrieval fees
- ✓ All fraud alerts
- ✓ Potential score improvement alerts



### Greater Compliance

Disclose one, all-inclusive, price point regardless of your borrower's credit profile.

Avoid re-disclosure due to unanticipated changes in circumstance.



### Better Value

Our customizable, revenue neutral billing formula is tailored to each customer's business model, ensuring the greatest bottom-line benefit for your specific organization. Since we introduced in 2006, GAP pricing has helped our customers be more compliant, productive, and profitable.

In the mortgage business, knowledge is power.  
At Birchwood, we have the knowledge that powers your business.

Our broad range of credit reporting and independent verification services will give you all the information and insight you need to grow your business.

We provide the data, analysis, and guidance that will help you do what you do more easily, efficiently, effectively, and profitably.

Our unique and proprietary all-inclusive "GAP" pricing ensures that you get the highest value.

Our dedicated and highly trained team members ensure that you have the best possible experience.

Our technology and security ensure that all your transactions are safe and compliant.

Browse our products and services, or reach out to us direct. We don't believe in automated attendants or voicemail, so you'll always have immediate access to our team of FCRA-certified experts.

**CREDIT  
SERVICES**

Credit Analysis Tools  
Merged Credit Reports  
QuickScore Rescoring Service  
Business Credit Reports

**COMPLIANCE  
SERVICES**

Compliance Consulting  
Fannie Mae Loan Quality Initiative (LQI)  
Undisclosed Debt Monitoring (UDM)  
ID Risk Review  
Loan Safe Fraud Manager  
Risk-Based Pricing Exception Notice  
Mailer  
Mortgage Participant Report  
Portfolio Review  
Background Check

**VERIFICATION  
SERVICES**

Tax Return Verification (4506-T)  
Social Security Verification  
Verification of Employment  
Verification of Deposit

**PROPERTY  
& VALUATION  
SERVICES**

Flood Determination  
Automated Valuation Models  
Loansafe Collateral Manager  
Appraisal Review Products

We look forward to speaking with you!



**Birchwood**  
CREDIT SERVICES, INC.

Call 800-910-0015  
[www.birchwood.cc](http://www.birchwood.cc)