



**Are you still charging  
your borrowers  
different credit  
reporting fees?**

Quoting an accurate credit report cost can be difficult. The total cost of a credit report at closing often depends upon the number of consumer disputes, credit report errors and instances of old tradeline data that require updating during the loan process. Additional costs to the borrower can result from reissues, secondary use and reprinting of files within the system. In effect, two borrowers can apply for a mortgage loan and pay significantly different credit report prices through no fault of their own.

Birchwood's GAP pricing guarantees all add-on fees and back-end processing costs up front, ensuring the fairest and most equal treatment for all borrowers regardless of credit standing.

### **Features of GAP Pricing include:**

- 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

### **GAP.**

Providing your borrowers the same service for the same price just got easier.

Don't Wait. Contact Birchwood Today!  
800-910-0015 | [www.BirchwoodCreditServices.com](http://www.BirchwoodCreditServices.com)



**Birchwood**  
CREDIT SERVICES, INC.

