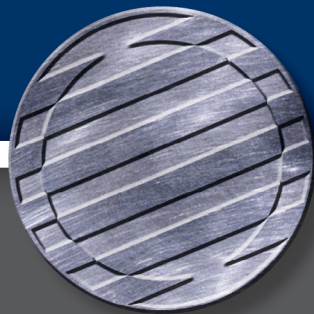




2019 PRICING

*Nothing Less than
Simply the Best*



RED DIAMOND HOME LOANS



CREDIT REPORTS		
	INDIVIDUAL	JOINT
NON BUNDLED		
EXP / TU / EFX	\$20.00	\$34.75
EXPERIAN FRAUD SHIELD (per borrower)	\$0.25	
CREDIT ASSURE (per borrower)	\$0.45	
CREDIT RADAR (per borrower)	\$0.90	
FNMA REISSUES FEES	\$2.75	
FMAC REISSUES FEES	\$2.75	
TECHNOLOGY / INTERFACE FEES	\$1.50	
REPOSITORY SECONDARY USE FEES (per borrower, per bureau)	\$4.00	
SUPPLEMENT / TRADE LINE UPDATE	\$9.00	
COMPARISON REPORT	\$2.00	

BUNDLED PACKAGE (EXP/TU/EFX)	\$33.00	\$33.00
CREDIT REPORT	INCLUDED	
FICO SCORES	INCLUDED	
CREDIT ASSURE	INCLUDED	
FACTA RECOVERY FEES	INCLUDED	
EXPERIAN FRAUD SHIELD	INCLUDED	
LOS INTERFACE FEE	INCLUDED	
FNMA /FMAC REISSUES FEES	INCLUDED	
REPOSITORY SECONDARY USE FEES	INCLUDED	
UNLIMITED SUPPLEMENTS / TRADE LINE UPDATES	INCLUDED	

ADDITIONAL CREDIT SERVICES		
	INDIVIDUAL	JOINT
TRANSUNION ONLY CREDIT REPORT	\$5.00	\$10.00
EXPERIAN ONLY CREDIT REPORT	\$5.00	\$9.50
PREQUAL PLUS REPORTS (SOFT PULL REPORTS)		
EXPERIAN	\$3.50	\$7.00
TRANSUNION	\$3.50	\$7.00
EQUIFAX	\$4.00	\$8.00
COLORADO SURCHARGE (per borrower, per bureau)	\$1.00	
REFRESH / COMPARE CREDIT REPORTS	\$25.00	\$25.00
RAPID RESCORE WITH DOCUMENTATION (per borrower, per bureau, per trade)	\$35.00	
RAPID RESCORE WITHOUT DOCUMENTATION (per borrower, per bureau, per trade)	\$45.00	
RAPID RESCORE RUSH FEE (per borrower, per trade – applies to EFX and EXP only)	\$10.00	
RUSH SUPPLEMENT – SAME DAY PROCESSING FEE	NO ADDITIONAL CHARGE	
SCORE WIZARD (CREDIT ANALYZER) (per bureau)	\$5.50	
WHAT IF SIMULATOR (per bureau)	\$6.60	
LENDING HAND	\$25.00	



VERIFICATION SERVICES	
WORK NUMBER – VOE (no salary key required)	\$25.00
WORK NUMBER – VOI (no salary key required)	\$31.75
WORK NUMBER MONTHLY FEE	\$0.00
MANUAL VOE THRU EQUIFAX	\$15.00
MANUAL VOI THRU EQUIFAX	\$19.00
MANUAL RE-VERIFICATION THRU CREDIT PLUS	\$19.00
OTHER 3 RD PARTY VOE PROVIDER (subject to additional pass through costs)	\$10.00
TAX RETURN VERIFICATION 2 YEAR	\$9.75
TAX RETURN VERIFICATION ADDITIONAL YEAR	\$2.00
SSA-89 (per borrower)	\$8.00
FINICITY – VOA (60 DAY REFRESH)	\$14.00

FRAUD SERVICES		
	INDIVIDUAL	JOINT
FRAUD PLUS BORROWER DETAIL PARTICIPANT DETAIL PROPERTY DETAIL	\$13.75	\$13.75

FLOOD DETERMINATIONS	
FLOOD – LIFE OF LOAN	\$8.00

PROPERTY VERIFICATION	
AVM	\$25.00
AVM LITE	\$6.00

UNDISCLOSED DEBT NOTIFICATION		
	INDIVIDUAL	JOINT
EFX / EXP / TU	\$18.00	\$36.00

COMPANY BACKGROUND

Credit Plus is a privately held third-party verification services firm that serves more than 6,500 mortgage company customers nationwide. Headquartered in Salisbury, Maryland, Credit Plus began in 1928 and was taken over by Steve Grant almost 40 years ago. His original vision for Credit Plus was to supply credit information to mortgage bankers and brokers in Delaware, Maryland and Virginia, with a strong focus on customer service. That vision quickly changed to a national focus when his son, also named Steve, joined the firm in 1990 as a salesperson, rapidly becoming a top producer. He has been serving as the company's president since 1997. During that time, Credit Plus has grown from a small family-owned firm with a handful of employees to a well-respected industry leader with a national workforce in the hundreds.

Our expertise enables us to deliver an extensive range of third-party verifications for every stage of the mortgage process – from pre-application to post closing. The *Intelligent Insight* we provide helps mortgage professionals mitigate risk, stay compliant, and build their business.

A pioneer in the industry, Credit Plus introduced three-bureau Undisclosed Debt Verifications; web-based credit reporting; and other innovative programs. Today, we offer more than 160 intelligent, time-saving products and services designed to help mortgage professionals succeed as they serve their clients better. Our expert customer support team operates like a consultant, guiding mortgage professionals toward more loan closings. In short, we provide *Simply the Best Mortgage Information Services*.

THE CREDIT PLUS ADVANTAGE

There are many reasons to do business with Credit Plus

Agility – Because we are a privately held company, we are inherently agile. We respond with innovative solutions more rapidly and easily to changes in the industry and customer requests than our competitors.

Numerous verifications under one roof – Tri-merged credit reports, 4506-Ts, Undisclosed Debt Verifications (UDV); Verification of Deposits and Assets; Verification of Employment (VOE); The Work Number®, an instant online employment verification solution offered through Equifax Workforce Solutions and the largest collection of payroll records contributed directly by employers.* We even conduct appraisals, offer fraud prevention tools and more – all from a single source – Credit Plus.

Innovative Services – Lending Hand is an exclusive service that provides a road map you can provide your borrower to give them the highest probability of a successful rescore.

Extensive Training – We are third-party verification experts. As such, not only do we offer credit scoring solutions, we know how they work. We'll train your team on how to use these powerful tools and make sure they don't miss an opportunity. Credit Plus University is our free online training center that offers weekly classes that cover our products and services as well as topics such as Tax Return Verifications and fraud prevention. We even offer customized classes upon request.

Service and Support – Our customer service and technical support are based in the United States and available Monday through Friday, 5 a.m. to 8 p.m. EST. You will always talk to a live person. In addition to our standard customer service, we have the flexibility to assign your account a specific customer service team so you can always deal with the same people. We provide a national account executive for a single point of contact, but allow you access to our nationwide sales force to ensure complete support of your organization.

Highly trained and vetted staff – Our product specialists go through extensive FCRA certified training. Our entire staff is required to train with the National Credit Reporting Association (NCRA) prior to engaging in any aspect of gathering and delivering consumer background information. Only after completing the training programs offered by these industry partners and passing the respective examinations – including but not limited to FCRA and EEOC compliance requirements – are employees allowed access to our information systems. Credit Plus, furthermore, performs random audits of its reports and employees to ensure compliance with regulatory requirements.

Technology – Our system is one of the most robust in the industry. Clients are able to order updates, check status of requests, and order additional products in real time. Within our site, you are able to "merge" and "unmerge" borrowers without ordering a new file. The "total cost for borrower" report tracks all fees associated with any applicant and allows you the ability to generate a custom invoice for closing. It even allows you to charge the customer's credit card online.

Ability to integrate with Loan Origination Systems – Credit Plus integrates with the majority of Loan Origination Systems (LOS) and has the ability to customize and/or write interfaces with proprietary systems.

Total customer control – Account administrators can set user restrictions. Management reports allow you to track all files, products and charges associated with a branch or employee with the click of a button.

Innovation – Credit Plus is dedicated to providing our clients the products and tools they need to get the job done. We are at the forefront of the industry and have introduced many industry firsts.

* Credit Plus is a certified reseller of The Work Number®. The Work Number® is a registered trademark of Equifax® Inc.