



Get Special Pricing on Credit Reports as a Stearns Broker

CoreLogic® Credco® offers you 3-Bureau Merged Credit Reports for Just \$24.90

As the nation's #1 provider of merged credit reports and a preferred provider of credit reports to Stearns Lending, CoreLogic Credit is offering you special pricing! As a Stearns Broker, You Can Get 3-Bureau Merged Credit Reports for Just \$24.90!

When you sign up with CoreLogic Credco, you'll get:

- ▶ Stearns's discounted preferred pricing that you can use for all of your credit report transactions, even if you do business outside of Stearns!
- ▶ Access to the nation's most popular merged credit report
- ▶ Portability – Instant Merge is available on more LOS' and accepted by more lenders than any other report provider
- ▶ Easy online ordering of upgrades and supplements via Credco.com
- ▶ Smart Reports that allow you to order credit report upgrades with a single click
- ▶ A dedicated account manager to provide you with unmatched customer support

Sign up today!

Call 866.774.3282, or visit credco.com/becomeacustomer/stearnsbroker

Get preferred pricing on instant merge reports!

Just \$24.90

For an individual or joint report!

Sign up today!

866.774.3282

[credco.com/
becomeacustomer/
stearnsbroker](https://credco.com/becomeacustomer/stearnsbroker)



CoreLogic®
Credco®

corelogic.com



Stearns Broker Program Pricing Schedule

PRICE SHEET

Credit Report – Determine traditional credit-worthiness of applicants. Price includes the cost of score models: Equifax Beacon 5.0, TransUnion FICO Classic 04, and Experian/Fair Isaac Risk Model II and Trended Data.

Access Type	Three Bureau Merged Report
Individual	\$24.90
Joint	\$24.90

All prices may be subject to change with a 30-day advance notice.

HUD/Secondary Use – Occurs when a credit report containing data purchased from TransUnion, Experian, or Equifax is provided in any manner or means, in part or in its entirety, to any qualifying Secondary User other than the original end user to whom the report was initially delivered.

Access Type	Three Bureau Merged Report
Individual	\$18.24
Joint	\$18.24

LQ Credit Report – Helps you comply with Fannie Mae's Loan Quality Initiative by identifying new tradelines and inquiries that may appear between initial applicant approval and prefunding. Trended Credit Data included from Equifax, TransUnion and Experian.

Access Type	Three Bureau Merged Report
Individual	\$24.90
Joint	\$24.90

LQ GAP Credit Report – Compares the initial credit pull with the current credit status and displays any discrepancies between the two reports. Trended Credit Data included from Equifax, TransUnion and Experian.

Access Type	Three Bureau Merged Report
Individual	\$26.90
Joint	\$26.90

Re-Access Fee: \$3.00 per re-access

Access an additional copy of a previously delivered Instant Merge report utilizing the original report's reference number or submitting the identical indicative data within 120 days.

Additional Products:

Product	Price
Merge Plus – Per Tradeline* (Supplements)	\$12.00
Verification of Employment (VOE)** – Manual	\$15.00
Verification of Income*** – Manual	\$3.00
Dynamic Access	\$2.00
Anthem Report (International/non-traditional Credit report)	\$75.00
Instant Merge Limited	\$15.00
Rapid ReCheck****	\$35.00

* Amendment fee \$12.00 will apply for each additional item after file close or re-verification of previous item

** Price per applicant per VOE. All reverifications are \$8.00 per unit. Service Provider fees are passed through as incurred

*** Manual VOI ordered concurrent with VOE adds \$3.00. If ordered after, priced as new separate order

**** Price per applicant, per tradeline, per bureau plus fee for new credit report. Fees do not include rush requests. CoreLogic Credco will invoice, and Customer shall pay a rush request fees billed to CoreLogic Credco by a bureau

Fraud Prevention – Protect your business, your profits and your clients with products and solutions designed to help you detect fraud and prevent identity theft before it happens. Our solutions, available on multiple Credco ordering platforms—provide a simple, reliable way to validate applicant information.

Product	Price
ProScan OFAC*	\$0.50
ProScan SSN*	\$3.65
ID Scan*	\$0.35
Fraud Shield*	\$0.25
High Risk Fraud*	\$0.25

* Price per applicant

CreditXpert – A suite of intelligent software solutions that helps uncover more lending opportunities to improve credit ratings. (Price per applicant, per bureau)

Product	Price
CreditXpert Essentials	\$6.00
CreditXpert Detective	\$7.20
CreditXpert What-If Simulator	\$7.20

Credit Score Disclosures (CSD) – Maintain compliance with FACT Act, Score Notifications to consumers in connection with home loan applications. Mailing service is also available.

Product	Price
Credit Score Disclosure*	\$0.35
Credit Score Disclosure Mailer*	\$3.00

* Price per applicant

4506-T Direct* – Service provides a simple, reliable solution to validate applicant income directly from the IRS.

Product	Individual Request	Joint Request
1 Year Personal Tax Return Transcript	\$6.75	N/A
2 Year Personal Tax Return Transcript	\$10.50	N/A
3 Year Personal Tax Return Transcript	\$14.25	N/A
4 Year Personal Tax Return Transcript	\$18.00	N/A
1 Year W2	\$6.75	\$11.00
2 Year W2	\$10.50	\$18.50
3 Year W2	\$14.25	\$26.00
4 Year W2	\$18.00	\$33.50
1 Year 1099	\$6.75	\$11.00
2 Year 1099	\$10.50	\$18.50
3 Year 1099	\$14.25	\$26.00
4 Year 1099	\$18.00	\$33.50
1 Year Business Tax Return Transcript	\$6.75	N/A
2 Year Business Tax Return Transcript	\$10.50	N/A
3 Year Business Tax Return Transcript	\$14.25	N/A
4 Year Business Tax Return Transcript	\$18.00	N/A
Income Variance	\$0.50	\$0.50
Re-Issue	\$2.00	\$2.00

* IRS fee included.

Personal Transcript: All forms 1040 filed jointly are treated as a single taxpayer.

Additional Fees:

- ▶ Add state sales tax, where applicable.
- ▶ 3rd Party Access Fees additional, where applicable.
- ▶ Colorado surcharge is \$0.80 per applicant per repository.
- ▶ Add surcharge of \$0.42 per applicant, per bureau.
- ▶ Each billable account is subject to a \$25 monthly minimum.
- ▶ One-time activation fee \$199 included with first invoice.



Why Top Mortgage Lenders Rely on CoreLogic® Credco®

Performance. Leadership. Superior Technology.

19 out of 20 top lenders agree: CoreLogic® Credco® delivers innovative solutions that keep pace with today's dynamic business climate.

For more than 50 years, CoreLogic Credco has provided leading consumer information solutions that enable top lenders to make sound, agile business decisions. Today, we continue to identify new technologies, and create new products, to help our customers make smarter business decisions across an ever-changing marketplace.

Performance has made Credco a leader in consumer information solutions for more than five decades. Leveraging the latest technology and one of the world's largest consumer and business databases, we continue to set the industry standard—and value benchmark—for reliable products, fast delivery and technical innovation.

Leadership is why top mortgage lenders trust Credco. We were the first to provide credit data to the mortgage industry, and today we are the nation's number one provider of merged credit reports. Credco delivers unparalleled data and performance, providing a broad range of advanced, reliable business information solutions designed to reduce risk and improve business performance. Credco is the number one choice of secondary market investors, including Fannie Mae and Freddie Mac.

Superior Technology is what drives the intelligence behind our consumer and business information solutions. We leverage an ever expanding repository of consumer and business information to generate cutting-edge hybrid products designed to meet your evolving needs. As part of CoreLogic, Credco has access to the largest and most comprehensive US real estate, mortgage application, fraud and loan performance databases covering:

- ▶ 100 percent of all U.S. county, municipal and special tax jurisdictions (3,141 Counties)
- ▶ 99.7 percent of the U.S. population
- ▶ 97 percent of all U.S. residential properties (145 million)
- ▶ 96 percent of loan-level, non-agency mortgage securities
- ▶ The nation's largest contributory mortgage fraud database

Setting the Pace

Top national mortgage lenders depend on CoreLogic Credco to set the pace for leading data technologies, customized consumer information solutions, quality customer care and reliable technical support.

For more information, contact a CoreLogic Credco sales associate at 800.255.0792 or visit us online at credco.com.

CREDIT SOLUTIONS

Product Highlights

- ▶ One of the world's largest consumer and business databases
- ▶ Proven systems uptime
- ▶ Consumer information delivered in seconds
- ▶ High-volume capacity
- ▶ National field presence and processing centers
- ▶ Dedicated customer care and technical support
- ▶ Only redundant hot backup and disaster recovery site in the industry
- ▶ Customized delivery methods, media and channels

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