

**Equity Smart Home Loans – Pricing 2025**
**PER REPORT FEE**

<b>Credit Reporting Services</b>	<b>INDIVIDUAL</b>	<b>JOINT</b>
Credit Report	\$75	\$127
FICO Scores, Trended Data, Credit Assure, OFAC	Included	
FACTA Recovery Fees, Risk-Based Pricing Disclosure (non-mailing)	Included	
Experian Fraud Shield	Included	
LOS Interface Fee	Included	
FNMA /FMAC Reissue Fee	Included	
Lender Requested Second Use (per borrower)	Included	
Risk Based Pricing Disclosure mailing (per borrower)	Included	
Supplements	Included	
Supplement Rush	Included	
UDM – Undisclosed Debt Monitoring (per borrower, per bureau)	\$14	
BK, Liens, and Judgements Report (per borrower)	\$4	

<b>Additional Credit and Verification Services</b>	<b>INDIVIDUAL</b>	<b>JOINT</b>
LQI Credit Refresh (Pre-Close) Soft Pull Re-Issuable	\$75	\$127
LQI Credit Refresh (Pre-Close) Soft Pull without scores	\$75	\$127
Prequal Credit Reports (Soft Inquiry)		
Experian	\$15	\$30
Transunion	\$15	\$30
Equifax	\$15	\$30
PreApproval Credit Reports (Soft Inquiry, Re-issuable, w/Trended Data)	\$75	\$127
Colorado Surcharge (per borrower, per bureau)	\$1	
Rapid Rescore with Documentation (per bureau, per borrower, per tradeline)	\$40	
Rapid Rescore without Documentation (per bureau, per borrower, per tradeline)	\$60	
Target Score Simulator / Money Score Simulator (per borrower, per bureau)	\$10	
Smart Score Simulator (per borrower, per bureau)	\$10	
Mortgage Action Plan (per borrower, per bureau)	\$10	
VOE/VOI + 3rd Party Fee (customized cascade)	\$15	
Tax Return Verification 4506C (per form, per year)	\$5	
Fraud Report ADV - 120	\$15	
SSA89 - Verified with Social Security Administration (E-sign)	\$8	
Social Security Verification History Report	\$4	
Life of Loan (CoreLogic)	\$10	
Title Services	Call for Pricing	
Valuation Services	Call for Pricing	
Bulk Portfolio Review	Call for Pricing	