

THE SOLUTION TO RISING CREDIT PRICES: BIRCHWOOD CREDIT SERVICES

The mortgage industry is grappling with climbing prices, and it's exhausting to see costs rise year after year. Mortgage lenders are experiencing higher costs for credit reports in 2024 due to regulatory changes, increased demand, and the rising cost of data processing and management.

HOW TO REDUCE NET CREDIT AND VERIFICATION EXPENSE THROUGH COST RECOVERY

At Birchwood Credit Services, we recognize the challenges our clients face with rising costs. Our 100% customizable pricing structures are designed around your workflow to streamline your operations and reduce expenses. Our creative pricing options include:

- **A La Carte:** Choose and pay for only the services you need.
- **Flat Rate:** Predictable monthly costs with our low flat rate pricing. Individual or joint applications are the same low cost.
- **Bundled Pricing:** Recover up to 100% of credit and verification expenses on loans that close, aligning higher costs with successful outcomes.

CUSTOMIZED PRODUCT RECOMMENDATIONS BASED ON WORKFLOW

We offer personalized bundles based on your workflow. Unlike competitors, we don't believe in a one-size-fits-all approach. Each bank, credit union, and mortgage broker is unique in their own approach. We customize everything from your pricing structure to product recommendations and customer service experience, ensuring your needs are met. This bespoke approach guarantees that you get exactly what you need, optimizing your operations and reducing unnecessary costs by saving your team members time when they need a problem solved fast. This Allows your team to close more loans and reduce unnecessary expenses.

PRODUCTS & SERVICES

Birchwood Credit Services offers innovative products and services designed to streamline and enhance your workflow processes. We specialize in providing creative solutions that are tailored to your business needs, maximizing the number of loans your teams can close and reducing net expense all at the same time.

With Birchwood, we can collaborate on product selection through our partner solutions and bundled options, creating multi-product discounts and more ways to save. Whether you need to implement new processes, tweak existing ones, or overhaul your workflow completely, our expert team is dedicated to delivering solutions that empower your business to close more loans and reduce loan acquisition costs.

PRODUCTS:

- Credit Reporting
- Social Security Verifications + Fraud Reports/ Fraud Prevention
- VOE (Verification of Employment) and VOI (Verification of Income)
- TRV (Tax Return Verifications)
- Automated Valuation Models
- Flood Certifications
- Credit Monitoring
- Pre- and Post-Close Quality Control
- Credit Simulator Tools

WHY BIRCHWOOD?

Birchwood Credit Services stands out due to its customized approach, tailoring both pricing and product recommendations to fit your unique needs. Unlike the one-size-fits-all solutions offered by others, we ensure our services are personalized, providing you with exactly what you need. Our commitment to customer service is unmatched; we aim to delight our clients with personalized attention and support, making you feel valued and understood. Being a top 10 CRA means we offer lower costs while maintaining high-quality service, giving you the best of both worlds. Our boutique approach ensures that you receive the care and attention of a small company, coupled with the extensive resources and capabilities of a leading CRA.

ARE YOU MAXIMIZING YOUR CREDIT AND VERIFICATION EXPENSE RECOVERY?

When was the last time you reviewed your credit and verification bill? Are you maximizing compliant cost recovery? If you're tired of rising credit and verification costs, reach out to Austin Wheeler at 603-966-9876 or austin@birchwoodcreditservices.com for a fast, no-strings-attached proposal and product recommendation.