

CASE STUDY: TOP LENDER IN RHODE ISLAND

They simply partnered with Birchwood Credit Services—a provider that **aligns credit costs with performance, not just volume.**



IN JUST 3 MONTHS:

- ✓ Cut tri-merge credit costs by 49%
- ✓ Reduced fallout-related expenses by 30%
- ✓ Improved annual net credit/verification expense by \$158,752.

HOW?

-  **No new systems.**
-  **No LOS changes.**
-  **No process overhaul.**

VANTAGESCORE 4.0 IS LIVE. ARE YOU READY?

Smarter. Fairer. Ready for What's Next.

Fannie Mae and Freddie Mac now accept VantageScore 4.0—effective immediately. No system changes required.

But most LOS platforms haven't addressed how to manage six scores (FICO + Vantage from all 3 bureaus), and even the GSEs weren't fully prepared.

Birchwood is.

We've already built support for the new model, are working directly with LOS partners, and are helping clients implement with clarity and confidence.

If we offered to walk you through how VantageScore 4.0 will impact your disclosures, AUS, and borrower workflows—without requiring you to switch vendors—would you take the call?

Book your 15-minute strategy session: No pitch. Just a plan.

Features

Credit History Needed

1+ Month

Trended Data

✓ Yes

Developer

Equifax / Experian / TransUnion

GSE Approved

✓ Yes (Now Active)

Consumer Reach

More Inclusive

**Scan the QR Code
Below to Book a 15-
Min Strategy Call**



ABOUT BIRCHWOOD

Birchwood Credit Services is a nationwide CRA with 30+ years of experience serving lenders. Known for compliance, service, and personalized support, we help streamline credit workflows and reduce verification costs—without compromising quality.

Supporting all major lending purposes:

Mortgage Commercial Consumer Auto Home Improvement

WHAT BIRCHWOOD OFFERS

Key services include:

- Tri-Merge & Single Bureau Credit (Soft & Hard)
- VOE/VOI, VOD/VOA
- Debt & Portfolio Monitoring
- Property Condition Reports, AVMs
- SSN & Flood Verifications
- Tax Return Verifications
- Score Simulation Tools & Re-scores