

Inclusive Flat Model

2026 Service Schedule - Innovative Mortgage Services

This is a bundled pricing model.

What's Included:

Need Assistance?:

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Credit Reporting & Rescoring

	1 Bureau	2 Bureaus	3 Bureaus
Mortgage Credit Report (Hard Inquiries) - Flat	\$60.00	\$112.00	\$121.00
SoftQualify Infiles Credit Report - w/o Trended Data - Flat	\$27.00	\$53.00	\$74.00
SoftQualify Infiles Credit Report - w/o Trended Data - Per Applicant	\$21.00	\$42.00	\$58.00
SoftQualify+ Infiles Credit Report - w/Trended Data - Flat	\$28.00	\$54.00	\$82.00
SoftQualify+ Infiles Credit Report - w/Trended Data - Per Applicant	\$22.00	\$42.00	\$64.00
Stand Alone LQI Refresh Reports			\$45.00
Score Express™ Credit Rescoring (Per Bureau Item) - w/ documentation - Includes New Bureau and FICO score			\$50.00
Credit Rescoring (Per Bureau Item) - w/o documentation - Includes New Bureau and FICO score			\$60.00
Rush Fee			\$20.00
Re-pull per Bureau (No Rescoring)			\$42.00
Experian Business Credit Report			\$60.00

Additional Products & Services

Tax Transcripts by Halcyon and IRS 8821 - Flat fee provides for all available tax years			\$20.00
Tax Return Verification (TRV / IRS 4506) Tax/W-2/1099 Transcripts	1 Year	2 Years	3 Years
	\$16.00	21.00	\$26.00
The Work Number - Automated Verification of Employment + Income			\$78 VOI/VOE
All Employers w/ 12 Months			\$104.00
All Employers w/ 24 Months			\$94.00
Re-Verify			\$78.00
Mortgage Ultimate			\$155.00
Manual			\$30.00
Verify Premium by Experian - Automated Verification of Employment + Income			\$75.00
Verify Reverification			\$75.00
VOI/VOE/ w/Verify			\$75.00
Liens & Judgments Reports by LexisNexis (Per Applicant)			\$4.00
Fraud Reports by PitchPoint - ADV 120			\$17.00
SSA-89 Direct Social Security Validation			\$10.00

*Excludes applicable State taxes and/or creditor surcharges

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51147 Pontiac Trail, Wixom, MI 48393-2028 | 800.445.4922 | CreditTechnologies.com

Additional Products & Services (continued)

Undisclosed Debt Monitoring	
Individual Repository	\$11.00
All Three Repositories	\$28.00
AccountChek™ Verification of Deposits and Assets (VODA)	One Time: \$14.00 90 Days: \$32.00
Flood Zone Determinations - (ServiceLink & CoreLogic available) (HMDA \$1)	
Basic	\$12.00
w/ Life of Loan	\$2.00
AVMs (Automated Valuation Models) - GeoAVM	\$18.00
Score Navigator (Per Bureau) - Up to 30 Days of Unlimited Use	
Mortgage Action Plan (MAP)	\$8.00
SmartScore Simulator	\$9.00
Money and Target Simulator	\$8.00
FICO Score Simulator (Per Borrower) - Up to 30 Days of Unlimited Use	\$18.00

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