



Advancing the Modern Mortgage

City National Bank

2025 Pricing – Flat Credit Bundle

PRODUCTS	PER REPORT FEE	
CREDIT REPORTS		
	INDIVIDUAL	JOINT
BUNDLED PACKAGE (EXP/TU/EFX)	\$82.00	\$82.00
Credit Report	Included	
FICO Scores	Included	
FACTA Recovery Fees	Included	
Experian Fraud Shield	Included	
LOS Interface Fee	Included	
FNMA /FMAC Reissues Fees	Included	
Repository Secondary Use Fees	Included	
Risk Based Pricing Printed	Included	
Copy Files	Included	
Unmerged Reports/Files	Included	
Supplements	Included	
Frozen File Repull	Included	
Colorado Surcharge	Included	
EzLOE	Included	
UDN – Undisclosed Debt Notification – All 3 Bureaus	\$20 I / \$40 J	
ADDITIONAL CREDIT SERVICES		
	INDIVIDUAL	JOINT
Refresh Credit Reports (Pre-Close) Soft Pull	\$22.00	\$44.00
PreAppX Credit Reports (Soft Inquiry)		
Transunion	\$24.00	\$24.00
Equifax	\$24.00	\$24.00
Experian	\$24.00	\$24.00
EXP/TU	\$48.00	\$48.00
EXP/EQX	\$48.00	\$48.00
TU/EQX	\$48.00	\$48.00
3 Bureaus	\$70.00	\$70.00
Rapid Rescore with Documentation (per borrower, per bureau, per trade + \$10.00 processing fee)	\$44.00	
Rapid Rescore without Documentation (Additional Flat Fee)	\$30.00	
Rapid Rescore Rush Fee (per bor./bur./trade)	\$20.00	
Supplement Rush Fee	\$15.00	

Mortgage FICO Scoring Simulator	\$18.00	
VERIFICATION SERVICES		
Work Number – VOE/VOI	\$67.00	
Work Number Monthly Fee	\$0.00	
Manual VOE thru Xactus	\$28.00	
Manual VOI thru Xactus	\$34.00	
Manual Re-Verification thru Xactus	\$28.00	
Experian Verify VOE/VOI	\$62.00	
Thomas and Company	\$57.00	
TRUV	\$28.00	
Tax Return Verification (4506C) – 1 Year	\$8.00	
Tax Return Verification (4506C) – 2 Year	\$11.00	
Tax Return Verification (4506C) – 3 Year	\$14.00	
Halcyon (8821) Better Alternative to 4506C for TaxTranscripts	\$6 one year / \$12 unlimited years	
AccountChek		
One-time verification	\$12.50	
30-Day Refresh Period	\$19.50	
60-Day Refresh Period	\$23.00	
FRAUD SERVICES		
	INDIVIDUAL	JOINT
Fraud Report X	\$11.00	\$11.00
SSA-89 (per borrower)	\$6.00	
FLOOD DETERMINATIONS		
Flood – Life of Loan	\$6.00	

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