

HOW-TO GUIDE



# How to Merge Two Individual Files Together



**Birchwood**  
CREDIT SERVICES, INC.

# How to Merge Two Individual Files Together

This option is only accessible to Administrator user accounts

**Step One:** Access the individual credit report of the consumer that will be the PRIMARY borrower.

The screenshot displays a credit report interface with the following sections:

- File Information:** FILE #: 5017039, REF #: FOR KATE WITH CS TRAINING, APPLICANT: MARISOL L TESTCASE - \*\*\*\*\*0001, CO-BOR: XP: 745 TU: 741 EF: 743, ADDR: 220 LOCUST AVE, ANTHILL, MO 65488, PREV: [blank]
- Requests History:** Table with columns: Type, Processor, Account, Latest Message, Ordered, Resolved, Status. Note: \*\*\* NO RECORDS FOUND \*\*\*
- Documents:** Table with columns: Description, Date. Note: \*\*\* NO RECORDS FOUND \*\*\*
- Submission Results:** Table with columns: Bureau, For, Date, OK, Ordered By, Error Message.

Bureau	For	Date	OK	Ordered By	Error Message
EQUIFAX	B	1/20/23 10:18 AM	YES	CECE CURRIER	
TRANSUNION	B	1/20/23 10:18 AM	YES	CECE CURRIER	
EXPERIAN	B	1/20/23 10:18 AM	YES	CECE CURRIER	
- Charges:** Table with columns: Date, Description, Credit, Charge.

Date	Description	Credit	Charge	
1/20/2023	UNMERGED REPORT	\$0.00	\$6.00	
		<b>Tax</b>	<b>\$0.00</b>	
			<b>Total</b>	<b>\$6.00</b>
- Buttons:** Re-pull As New File, Order Refresh Report
- VIEW REPORT:** WEB / PDF / Prequal Analyzer, -- Other Reports --
- ADD-ON PRODUCTS:** Wayfinder, What-If Simulator, Comparison Report, Request Supplement, Request REPOSITORY UPDATE, Request RMCR, Request VOE, Add Bureaus/Spouse, Merge with another file, Undisclosed Debt Notifications, Liens and Judgments Report (Borrower)
- UNMERGE REPORT:** BORROWER (checked), CO-BORROWER (unchecked), EXPERIAN (checked), TRANSUNION (checked), EQUIFAX (checked)
- Additional Options:** Web (selected), PDF, View
- ADDITIONAL PRODUCTS:** Automated Valuation, Flood Determination, Packaged Report, ID Verification, Tax Transcript, Verification of Deposit/Assets

**ADD-ON PRODUCTS**

- Wayfinder
- What-If Simulator
- Comparison Report
- Request Supplement
- Request REPOSITORY UPDATE
- Request RMCR
- Request VOE
- Add Bureaus/Spouse
- Merge with another file**
- Undisclosed Debt Notifications
- Liens and Judgments Report (Borrower)

**Step Two:** Under Add-On Products, select **Merge with another file**.



# How to Merge Two Individual Files Together

**Step Three:** Select the User the merged file will belong to.

Please select a user to own the merged file:  
[Select current file owner](#)

**USER SELECTION**

Cancel

Customer: BCS TEST  
4 user records found.

	Login
<a href="#">BRANCH 1 JL TESTING</a>	jenltest
<a href="#">BRANCH 2 BARRET ELLIOT</a>	barrettest
<a href="#">CECE CURRIER TESTING</a>	CECETEST
<a href="#">SAMIA</a>	Samiademo

**Step Four:** Enter in the file number for the consumer that will be the Co-Borrower and select **Create Merged File**.

**Create Merged File**

Copy file #5017039 to CECE CURRIER TESTING?

Merge with file

Create Merged File Cancel

**Create Merged File**

Do you want to combine these files?

Borrower Type	File #	Last Name	First Name	SSN	Created	Customer
Borrower	5017039	TESTCASE	MARISOL	000000001	1/20/2023	BCS TEST - 999BCSTEST
Co-borrower	5017047	TESTCASE	DAVID	000000002	1/20/2023	BCS TEST - 999BCSTEST

Back Merge Files Close

**Step Five:** Confirm you have the correct consumers and in the correct Borrower/Co Borrower placement, and then select **Merge Files**.



# How to Merge Two Individual Files Together

**Step Six:** This is your new Merged (Joint file) number, select **Open file** to view.

**Create Merged File**

Files merged to #5060136

**BIRCHWOOD CREDIT SERVICES**

Main > Credit File [View Invoice](#) [Close](#)

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FILE #: 5060136      REF #: FOR KATE WITH CS TRAINING  
 APPLICANT: MARISOL L TESTCASE - \*\*\*\*\*0001      XP: 745 TU: 741 EF: 743  
 CO-BOR: DAVID C TESTCASE - \*\*\*\*\*0002      XP: 668 TU: 658 EF: 660  
 ADDR: 220 LOCUST AVE, ANTHILL, MO 65488  
 PREV:

**Requests History**

Type	Processor	Account	Latest Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***						

**Documents**

Description	Date
*** NO RECORDS FOUND ***	

[Upload Borrower Authorization](#)

**Submission Results**

Bureau	For	Date	OK	Ordered By	Error Message
EQUIFAX	C	1/20/23 10:18 AM	YES	CECE CURRIER	
EXPERIAN	C	1/20/23 10:18 AM	YES	CECE CURRIER	
TRANSUNION	C	1/20/23 10:18 AM	YES	CECE CURRIER	
EQUIFAX	B	1/20/23 10:18 AM	YES	CECE CURRIER	
TRANSUNION	B	1/20/23 10:18 AM	YES	CECE CURRIER	
EXPERIAN	B	1/20/23 10:18 AM	YES	CECE CURRIER	

**Charges**

Date	Description	Credit	Charge
3/2/2023	3BURJ	\$0.00	\$4.00
3/2/2023	MISC-CLIENT MERGED FILE	\$0.00	\$0.00
	<b>Tax Total</b>		<b>\$4.00</b>

**VIEW REPORT**

- [WEB / PDF /](#)
- [Prequal Analyzer](#)

-- Other Reports --

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**ADD-ON PRODUCTS**

- [Wayfinder](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request REPOSITORY UPDATE](#)
- [Request RMCR](#)
- [Request VOE](#)
- [Add Bureaus/Spouse](#)
- [Undisclosed Debt Notifications](#)
- [Liens and Judgments Report \(Borrower\)](#)
- [Liens and Judgments Report \(Co-Borrower\)](#)

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**UNMERGE REPORT**

BORROWER

CO-BORROWER

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EXPERIAN

TRANSUNION

EQUIFAX

[Additional Options](#)

Web  PDF

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**ADDITIONAL PRODUCTS**

- [Automated Valuation](#)
- [Flood Determination](#)
- [Packaged Report](#)
- [ID Verification](#)
- [Tax Transcript](#)
- [Verification of Deposit/Assets](#)

**Note:** The system will NOT allow files over 30 days apart to be merged together. You will receive this error message.

**Create Merged File**

The files could not be combined. Files were created more than 30 days apart.

