HOW-TO GUIDE



How to Order a Refresh Report from Birchwood



Ordering an Initial Refresh Report

Step One: From the main screen, enter in your Original HARD pull Credit report # in the File # box and hit go.

BIRCHWOOD CREDIT SERVICES			
ain			
Products & Services	Tools		Helpful Tips
Credit Verification Order Credit Report Order Business Credit Report Order Undisclosed Debt Notifications Order Undisclosed Debt Notifications Order Liens and Judgments Report	Documentation Requests Total cost for borrower Management Reports	User Setup Invoices Change Credit Report Owner Generate Auth Code 🔊	Ordering Credit Reports Ending Ordered Products Total Cost for Borrower
	Preferences & Announcem	ients	
Property Verification	My Account Downloads		
• Employment/Income/	Submit Feedback Recent Bulletins		
Asset Verification	Date Title N/A Click here to see old a	innouncements	_
Fraud Detection			
Find Ordered Products (Old Version)			
Settlement Services Worksheet (SSW)			
Recent Requests			
Show latest: 40 💌 Refresh			
Please select a product to view recent activit	у		
		loyment/Income/Asset Ver	ification
		rification of Employment rification of Deposit/Assets	
Credit Analysis		pplement Requests	
Business Credit Report Undisclosed Debt Notifications			
Liens and Judgments Report			
Fraud Detection			
ID Verification			
<u>SSA89</u> <u>Elex ID</u>			

Step Two: Select Order Refresh Report.

	REDIT SERVICES					
lain ⊫ Credit Fi						
ain 🖷 Credit Fi	le					
			View In	nvoice <u>Close</u>	VIEW R	EPORT
REF #: S100654 REF #: CLBTEST APPLICANT: JOSEPH M TESTCASE					WEB / DE / Prequal Analyzer Other Reports ADD-ON PRO Wayfinder What If Simulator	Step Three: Click Ok.
Requests Histo Type Processor	Account Latest M	essage Order	ed Resolve	d Status	<u>Comparison Report</u> <u>Request Supplement</u> <u>Request REPOSITORY UPDATE</u>	birchwood2.meridianlink.com says
Documents					Request RMCR Request VOE Add Bureaus / Spouse	You have selected to order a Refresh report. This will generate a bran new file
Description	*** NO DEC	Date	5		Undisclosed Debt Notifications	and may create additional inquiries and charges. Additionally, the
*** NO RECORDS FOUND *** Upload Borrower Authorization					Liens and Judgments Report (Borrower)	refresh report
						may not include all credit-related products such as scores or fraud.
Submission Re		OK Ordered By			UNMERGE R	EPORT Inay not include an credit-felated products such as scores of fraud.
Bureau I TRANSUNION		YES CECE FOR TEST		r Message	BORROWER	
XPERIAN		YES CECE FOR TEST			CO-BORROWER	Do you wish to continue?
QUIFAX		YES CECE FOR TEST				
			Order Refre	sh Report 🧿	EXPERIAN TRANSUNION EQUIFAX	OK Cane
Charges					Additional C	ptions
Date	Description	Credit	Char	-		
4/4/2023	3BUR		\$0.00	\$45.00 \$0.00	Web O PDF	/iew
			Tax Total	\$0.00 \$45.00	ADDITIONAL PRO	puere
		M	ake Credit Ca	ard Payment	Automated Valuation Flood Determination Flood Determination Determination Lo Verification Tax Transcript Verification of Deposit/Assets	

Contact Birchwood Credit Services: call (800) 910-0015 or fax (800) 785-0017 MCL © 2000-2023 <u>MeridianLink</u>, Inc. All rights reserved. <u>Privacy Statement</u>

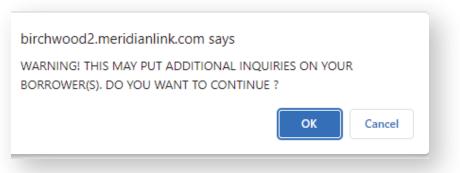


Ordering an Initial Refresh Report

Step Four: Select the bureaus you want and click Order.

Single Ord						
Single Ora	er					
User CECE FC	OR TESTIN 🗸	Cancel				Credit Order
Reference No.		Loan Type	Marital Sta	atur De	ependents	REPORT V EF
CLBTEST		∠oan type ∨		~		
		•				Order
Lonsumer In First Name		Applicant and		SSN 🕗	DOB 🕐	
JOSEPH	M	TESTCASE		000000004	08/18/1978	Options
First Name	M. Name	Last Name	Suffix	SSN	DOB 🤨	Automatic Print 🥝
			~			
						Pay by credit card
Residential A	Address	Canadian Address				Enter Access Codes
Full Address						
Full Address	?)				Length	
	_	NTHILL, MO 65	488		Length	
	_	NTHILL, MO 65	5488		Length	
13743 BLUEV Previous Add	VATER CIR, A	NTHILL, MO 65		adian Address	Length	
13743 BLUEV	VATER CIR, A			adian Address	Length	
13743 BLUEV Previous Add	VATER CIR, A			adian Address		
13743 BLUEV Previous Add Full Address [®]	VATER CIR, A			adian Address		
13743 BLUEV Previous Add Full Address [®] Others	VATER CIR, A			adian Address		
13743 BLUEV Previous Add Full Address [®] Others	VATER CIR, A			adian Address		
13743 BLUEV Previous Add Full Address [®] Others Property Addres	VATER CIR, A Iress (If les	s than 2 year:		adian Address		
13743 BLUEV Previous Add Full Address [®] Others Property Addres	VATER CIR, A Iress (If les			adian Address		
13743 BLUEV Previous Add Full Address® Others Property Addres Applicant Phone	vater CIR, A dress (If les ss e Applic	s than 2 years ant Email		adian Address		
13743 BLUEV Previous Add Full Address [®] Others Property Addres	vater CIR, A dress (If les ss e Applic	s than 2 year:		adian Address		
13743 BLUEV Previous Add Full Address [®] Others Property Addres	vater CIR, A dress (If les ss e Applic	s than 2 years ant Email		adian Address		
13743 BLUEV Previous Add Full Address [®] Others Property Addres	vater CIR, A dress (If les ss e Applic	s than 2 years ant Email		adian Address		
13743 BLUEV Previous Add Full Address Others Property Addres Applicant Phone Co-Applicant Ph	VATER CIR, A Iress (If les ss e Applic tone Co-Ap irchwood Credit Se	s than 2 years ant Email plicant Email	5.) Cana		Length	

Step Five: Click Ok.





Ordering an Initial Refresh Report

Step Six: The refresh report will then open on the screen.

BIRCHWOOD	CR	EDIT SERVICES					
Main 🕨 Credit	t File						
						New Repor	VIEW REPORT
APPLICANT: JOS CO-BOR:	SEPH N	RESH) FNMA #: INV/ 1 TESTCASE - *****0 UEWATER CIR, ANTHI	<u>004</u>	65488	XP: 622 T	U: 627 EF: 614	PREQ (PDF) Prequal Analyzer Other Reports ADD-ON PRODUCTS
							Wayfinder What-If Simulator
Submission R	tesul	*** ORDEF ts	R CON	IPLET	ED ***		Comparison Report Request Supplement
Bureau	For	Date	ОК	Order	ed By	Error Message	Request RMCR
EXPERIAN	В	4/4/23 9:48 AM	YES	CECE F	OR TESTING		Undisclosed Debt Notifications
TRANSUNION	В	4/4/23 9:48 AM	_		OR TESTING		 Liens and Judgments Report (Borrower)
EQUIFAX	В	4/4/23 9:48 AM YES CECE FOR TESTING					UNMERGE REPORT
	the	blue <u>PREQ</u> link to	view	the cre	edit report		BORROWER
Charges					Credit	el.	CO-BORROWER
Date 4/4/2023		Description 3BUR-R			credit \$0.00	Charge \$10.0	EXPERIAN
4/4/2023		3BOK-K			\$10.0 \$0.0 \$10.0	TRANSUNION	
			<u>Vie</u>	w Inv	Dice Make Cred	lit Card Payment	Web O PDF View
							SETTLEMENT SERVICES
							Order AVM Order Flood Order
		ood Credit Services: call (<u>nk</u> , Inc. All rights reserve		0-0015 c		icy Statement	



Ordering a Second Refresh Report

If a second refresh is needed, return to the original hard pull credit report and repeat steps 1-4.

Step Five: The following warning will appear with any existing files in the system with the same SSN. You can choose to use one of the existing files, or if you would like to move forward with ordering a new report, you must select **New Report**.

Firstname	Lastname	SSN	Created	Customer
JOSEPH TESTCASE		00000004	04/04/2023	BCS test - 999BCSTEST SUB 1
JOSEPH TESTCASE		00000004	01/30/2023	BCS test - 999BCSTEST SUB 1
JOSEPH	TESTCASE	00000004	01/30/2023	BCS test - 999BCSTEST SUB 1
JOSEPH	TESTCASE	00000004	01/26/2023	BCS test - 999BCSTEST SUB 1
JOSEPH	TESTCASE	00000004	12/22/2022	BCS TEST - 999BCSTEST
	previously un	ing to reorder the credit representation of the second sec	ARNING!! ort for the same applicant beco open" link for the duplicate file	e that is detected.
			nk. Then select the bureau the DO NOT click on the "New R	

birchwood2.meridianlink.com says
WARNING! THIS MAY PUT ADDITIONAL INQUIRIES ON YOUR BORROWER(S). DO YOU WANT TO CONTINUE ?
OK Cancel

Step Six: Click Ok.

Step Seven: Your new refresh report will open on the screen.

Main It Cred	it Cilo						
mani » creu	it i ne						
					New Report	VIEW REPOR	
APPLICANT: JO CO-BOR:	ISEPH I	RESH) FNMA #: INV M TESTCASE - *****0 LUEWATER CIR, ANTHI	004		TU: 627 EF: 614	PEEQ (PDF @) Prequal Analyzer Other Reports ADD-ON PRODUCT Wayfinder	
Submission	Recu		R COM	1PLETED ***		What-If Simulator Comparison Report	
Bureau		Date	ок	Ordered By	Error Message	Request Supplement	
TRANSUNION	В	4/4/23 10:09 AM	_	CECE FOR TESTING		Request RMCR Undisclosed Debt Notifications	
EXPERIAN	В	4/4/23 10:09 AM	YES	CECE FOR TESTING		Liens and Judgments Report (Borrower)	
EQUIFAX	в	4/4/23 10:09 AM	YES	CECE FOR TESTING		- clens and sudgiments report (borrower)	
						UNMERGE REPOR	
Please click or	n the	blue PREQ link to	view t	he credit report		BORROWER	
Charges						CO-BORROWER	
Date		Description		Credit	Charge		
4/4/2023		3BUR-R		\$0.00	510.00	Z EXPERIAN	
				Tax		TRANSUNION	
				Tota	\$10.00	EQUIFAX	
			<u>Vie</u>	w Invoice Make Cre	edit Card Payment	Web O PDF View	
						SETTLEMENT SERVICE	
						Order AVM Order Flood Order	

