

HOW-TO GUIDE



How to Pull a Refresh Report from Encompass



Birchwood
CREDIT SERVICES, INC.

Ordering an Initial Refresh Report from Encompass

Step One: Change **Report Type** to Refresh and **Order Method** to Default Report.

The screenshot shows the Encompass system interface for ordering a credit report refresh. The form is titled "Birchwood Credit Services, Inc." and contains the following fields and options:

- Username:** sub1
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password
- Report Type:** Refresh (dropdown menu)
- Order Method:** Default Report (dropdown menu)
- Report On:** Borrower (dropdown menu)
- File Number:** 5100841
- Requested By:** ccourier
- Loan Number:** 1901EM000002
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower:** Last Name: Testcase, First Name: Marisol, MI: L, TI: [Empty], SS#: 000-00-0001, DOB: 05/27/1980
- CoBorrower:** [Empty]
- Current Addr:** Street Address: 220 Locust Ave, City: Colombo, St: PR, Zip: 00600
- Prev Addr:** [Empty]
- Enter Access Codes:** [Empty]
- Please Enter the Credit card Information below:**
 - Account Name: [Empty]
 - Billing Address: [Empty]
 - Billing City: [Empty]
 - Billing State: [Empty]
 - Billing Zipcode: [Empty]
 - Account Number: [Empty]
 - Expiration (MM/YY): [Empty] / [Empty]
 - Secondary Account Number: [Empty]

At the bottom of the form, there are three buttons: "< Back", "Finish", and "Cancel".

Step Two: Confirm your hard pull credit report number is listed in the **File Number** field. Hit **Finish**.



Ordering an Initial Refresh Report from Encompass

Your refresh report will appear on the screen. If there was a refresh file ordered previously, it will return that file. You can confirm this by verifying the **Date Ordered** on the top of the file. In this example the file was pulled on 3/17/2023.

RECENT ACTIVITY REPORT											
FILE #	5078635	FIMA # N/A-REFRESH RPT	DATE COMPLETED	3/17/2023	RQP BY	CECE FOR TESTING					
SEND TO	BCS Test		DATE ORDERED	3/17/2023	XP						
	CUST. # 999BCSTEST SUB 1		REPOSITORY		PRP# BY						
	2617 WHITE MOUNTAIN HWY 2ND FL		PRICE	\$19.00	LOAN TYPE						
	NORTH CONWAY, NH 03860		REF. #	CLB TEST							
PROPERTY ADDRESS											
APPLICANT						CO-APPLICANT					
APPLICANT	TESTCASE, MARISOL L					CO-APPLICANT					
SOC SEC #	000-00-0001	DOB	05/27/1980	CO-APPLICANT		SOC SEC #		DOB			
MARITAL STATUS						DEPENDENTS					
CURRENT ADDRESS	220 LOCUST AVE, ANTHILL, MO 65488					LENGTH					
PREVIOUS ADDRESS						LENGTH					
NEW TRADELINES (LAST 120 DAYS)											
ACCT #	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PREL DUE	NO REV	30	60	90+	STATUS
B B	CITI ACCT000004	03/23	03/23	\$2300 REV	\$0		1	0	0	0	AS AGREED XP
B B	MBNA AMERICA ACCT000001	03/23	03/23	\$7500 REV	\$0		1	0	0	0	AS AGREED XP
NEW PUBLIC RECORDS (LAST 120 DAYS)											
*** NONE ***											
NEW INQUIRIES (LAST 120 DAYS)											
XP	B	03/12/23	FISERV CREDSTAR			FINANCE					
XP	B	03/06/23	MBNA			BANKING					
*** END OF REPORT 442023 10:41:02 AM ***											
ECON KEY: B-BORROWER; C-CO-BORROWER; J-JOINT; U-UNDESIGNATED; A-AUTHORIZED USER; P-PARTICIPANT; S-CO-SIGNER; M-MAKER; X-DECEASED; I-INDIVIDUAL; T-TERMINATED											



Ordering a Second Refresh Report from Encompass

Return to the **Credit Report Request** screen. You will see that the file number that is populated is now the refresh report number.

You must update **Report Type** to Refresh and **Order Method** to New Report. This will make the **File Number** field editable. Please enter in the original hard pull file number and hit Finish.

Credit Report Request

Birchwood Credit Services, Inc.

Username: sub1 Report Type: Refresh Order new refresh report.
Password: Password field Order Method: New Report
Branch ID: Branch ID field Report On: Borrower

Save Password

File Number: 5043731 Options: FICO Score Fraud Search Get Fannie Mae Reference ID
Requested By: ccurrier Credit Bureaus: Experian Equifax Trans Union
Loan Number: 1901EM000002

Borrower: Last Name: Testcase First Name: Marisol MI: L TI: SS#: 000-00-0001 DOB: 05/27/1980
CoBorrower: Last Name: First Name: MI: TI: SS#: DOB:

Current Addr: Street Address: 220 Locust Ave City: Colombo St: PR Zip: 00600
Prev Addr: Street Address: City: St: Zip:

Enter Access Codes

Please Enter the Credit card Information below:

Account Name: Billing Address: Billing City: Billing State: Billing Zipcode:
Account Number: Expiration (MM/YY): Secondary Account Number:

< Back Finish Cancel

Note: If your last refresh report was pulled within the last 30 days, you will need to call Birchwood PRIOR to hitting finish so the system will allow another pull within that time frame.



Ordering a Second Refresh Report from Encompass

Your new refresh report will appear on the screen. You can see that it is a new pull by verifying the **Date Ordered** field has updated.

Birchwood CREDIT SERVICES, INC. RECENT ACTIVITY REPORT

FILE # 5100847 FIMA #1A-REFRESH RPT DATE COMPLETED 4/8/2023 RPT BY CECE FOR TESTING
 SEND TO BCS TRF DATE ORDERED 4/8/2023
 CUST # 090BCSTEST 04B 1 DEPOSITIONS 0975UEP RPT BY
 2817 WHITE MOUNTAIN HWY 2ND FL PRICE \$10 00 LOAN TYPE
 NORTH CORNWAY, NH 03860 REF.# 1901EM000002

PROPERTY ADDRESS

APPLICANT TESTACHE, MARICOL L DOB 05/27/1980 CO-APPLICANT DOB
 SOC SEC # 000-00-0001 MARITAL STATUS DEPENDENT 1
 CURRENT ADDRESS 220 LOCUST AVE, COLOMBO, PR 00800 LENGTH
 PREVIOUS ADDRESS LENGTH

RE OF TRADE LNS (LAST 120 DAYS)

CREDITORS	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAY DUE	REV	TI	RI	SI	STATUS	SOURCE
B B CITI ACCT000004	04/23	04/23	-\$	\$2700 REV	\$0	\$0	1	0	0	0	AS AGREED XPTUEP
B B MIRA AMERICA ACCT000001	04/23	04/23	04/23	\$7500 REV	\$0	\$0	1	0	0	0	AS AGREED XPTUEP

RE OF PUB LC BELTOWNS (LAST 120 DAYS)

TRADE

TYPE	DATE	FROM	TO
REF	B	03/09/23	FISERV CREDITSTAR
TU	B	03/09/23	CHASE CREDIT
SP	B	03/04/23	MIRA
TU	B	03/02/23	CITI

*** END OF REPORT 4/8/2023 10:01:16 AM ***

ECOA KEY: B-BORROWER, C-CO-BORROWER, J-JOINT, U-UNDE SIGNATED, A-AUTHORIZED USER, P-PARTICIPANT, S-CO-SIGNER, M-MAKER, X-DECEASED, I-INDIVIDUAL, T-TERMINATED

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