

HOW-TO GUIDE



How to Reissue Credit Files



Birchwood
CREDIT SERVICES, INC.

How to Reissue Credit Files

Running DU

When reissuing for findings through **Fannie Mae**, please select the following from your **Credit Agency** dropdown: **Birchwood Credit Services, Inc. (76)**.

The screenshot shows the 'Submit to DU via Ellie Mae Network' form. At the top, it says 'Fannie Mae' and 'DU® on ePASS'. Below that is the title 'Submit to DU via Ellie Mae Network'. There is a dropdown for 'Institution ID'. The main section is 'Credit Re-Issue Information'. It contains an 'Important' note: 'Many credit companies require a separate account number to allow Fannie Mae to access a credit report. Enter the credit provider account number and password that allows Fannie Mae to access the credit report for this loan. To change the credit provider or edit the reference number, click on Edit Credit Reference Info.' Below this is a checkbox 'Continue without passing credit reissue information'. There is a dropdown for 'Re-issue from:' with 'Birchwood Credit Services, Inc. (76)' selected. Below that are input fields for 'Account Number:' and 'Password:'. To the right of the password field is a button 'Edit Credit Reference Info'. At the bottom of the form is a dropdown for 'Product Description:'. At the very bottom are three buttons: 'Submit', 'Cancel', and 'Help'.

Enter your Birchwood Credit Services credentials:

Account Number: Birchwood username
Password: Birchwood password

If needed, click **Edit Credit Reference Info** and enter the Birchwood Credit Services credit report number for the borrower(s).

Click **Submit**.

Running LP

Step One: When running files through **Freddie Mac**, you will select **Freddie Mac's Loan Product Advisor System to System**.

The screenshot shows a window titled 'Underwriting'. It has two tabs: 'My Providers' and 'All Providers'. Below the tabs is the instruction 'Select a provider and click Submit.' There is a list of providers with 'More info' links next to each:

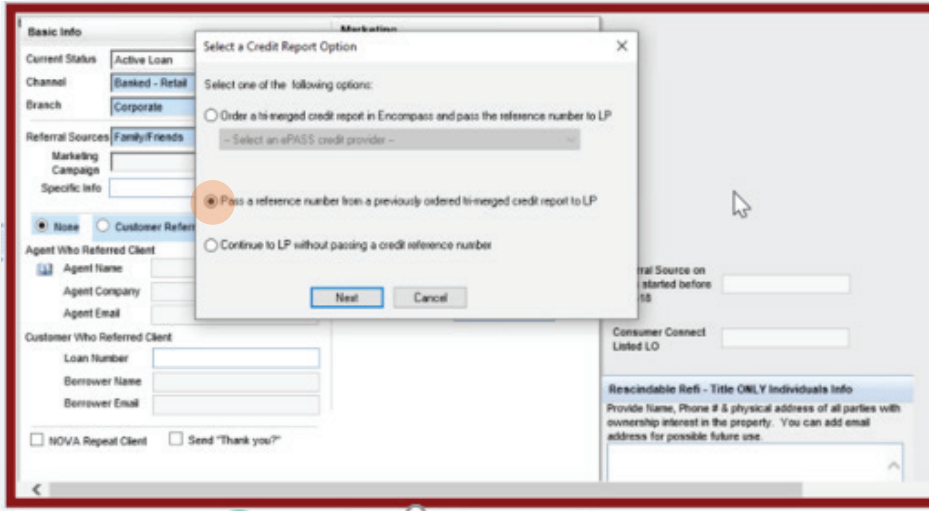
- Fannie Mae DU on ePASS
- Freddie Mac's Loan Product Advisor System to System
- Loan-Score's LoanSCORECARD
- Fannie Mae DO for ePASS

At the bottom of the window are three buttons: 'Remove from My List', 'Submit', and 'Cancel'.



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Step Two: Select **Pass a reference number from a previously ordered tri-merged credit report to LP**. Then click **Next**.



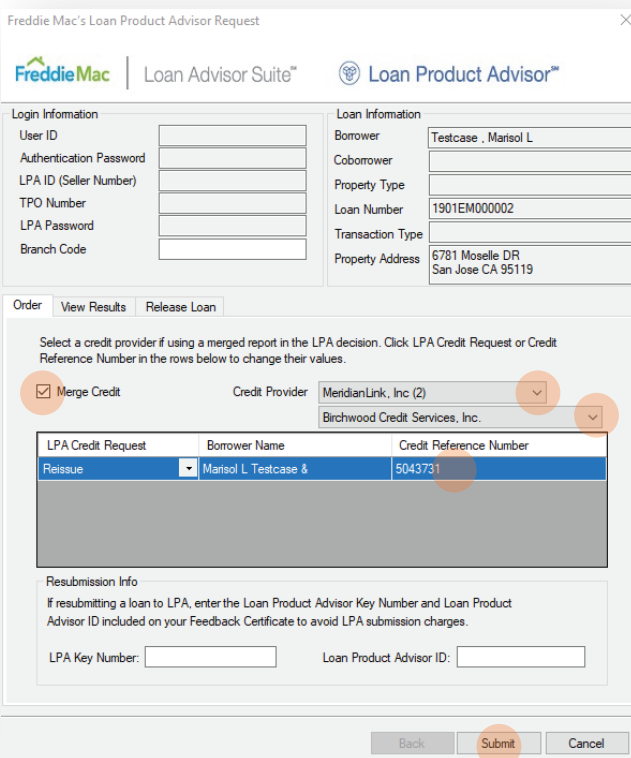
Step Three: When you arrive at this screen, please follow the instructions below.

From **Credit Provider** dropdown list, select **MeridianLink, Inc.**

Then select **Birchwood Credit Services, Inc.** from the second dropdown list.

Please check and make sure the **Credit Reference** number is listed. If not, you will need to type in the credit file number before clicking **Submit**.

Note: Be sure to select the **Merge Credit** radio button.



LPA Credit Request	Borrower Name	Credit Reference Number
Reissue	Marisol L Testcase &	5043731

