

HOW-TO GUIDE



How to Submit to DU on ePass



Birchwood
CREDIT SERVICES, INC.

How to Submit to DU on ePass

Step One: 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'. A section titled 'Credit Re-Issue Information' 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'. A dropdown for 'Re-issue from:' is set to 'Birchwood Credit Services, Inc. (76)'. There are input fields for 'Account Number:' and 'Password:'. An 'Edit Credit Reference Info' button is next to the password field. At the bottom, there is a 'Product Description:' dropdown and 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**.

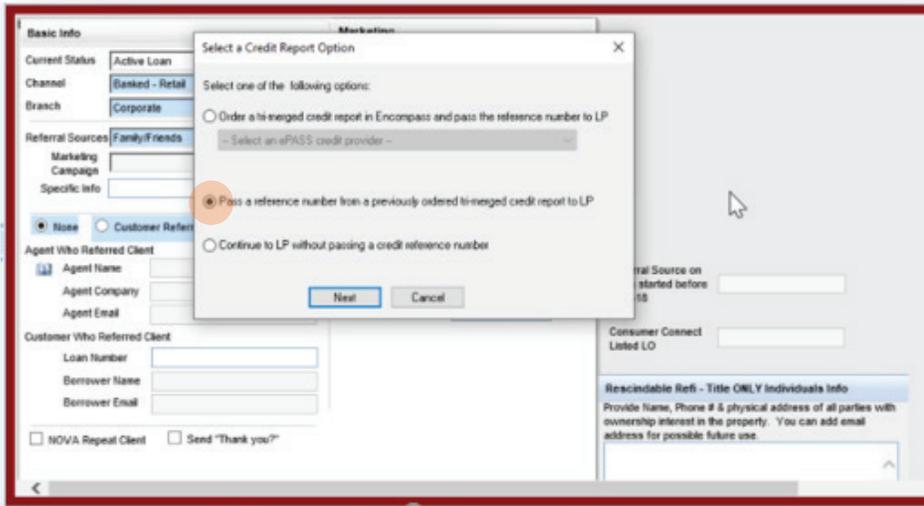
Step Two: When running files through Freddie Mac, you will select **Freddie Mac's Loan Product Advisor System to System**.

The screenshot shows an 'Underwriting' window with a 'My Providers' tab selected. It says 'Select a provider and click Submit.' Below this is a list of providers: 'Fannie Mae DU on ePASS', 'Freddie Mac's Loan Product Advisor System to System', 'Loan-Score's LoanSCORECARD', and 'Fannie Mae DO for ePASS'. Each item has a 'More info' link to its right. At the bottom, there are buttons for 'Remove from My List', 'Submit', and 'Cancel'.



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



Step Four: 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.

Freddie Mac's Loan Product Advisor Request

FreddieMac | Loan Advisor Suite™ | Loan Product Advisor™

Login Information

User ID:

Authentication Password:

LPA ID (Seller Number):

TPO Number:

LPA Password:

Branch Code:

Loan Information

Borrower: Testcase, Marisol L

Coborrower:

Property Type:

Loan Number: 1901EM000002

Transaction Type:

Property Address: 6781 Moselle DR
San Jose CA 95119

Order | View Results | Release Loan

Select a credit provider if using a merged report in the LPA decision. Click LPA Credit Request or Credit Reference Number in the rows below to change their values.

Merge Credit

Credit Provider: MeridianLink, Inc (2) | Birchwood Credit Services, Inc.

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

Resubmission Info

If resubmitting a loan to LPA, enter the Loan Product Advisor Key Number and Loan Product Advisor ID included on your Feedback Certificate to avoid LPA submission charges.

LPA Key Number: Loan Product Advisor ID:

Back | Submit | Cancel

