

HOW-TO GUIDE



# Swapping Applicants on the Client Side



**Birchwood**  
CREDIT SERVICES, INC.

# Swapping Applicants on the Client Side

**Step One:** View the file in either location, must be in the **WEB** view

View Invoice Close

VIEW REPORT

FILE #: 4945596 REF #: **WEB / PDF / Print**

APPLICANT: DAVID C TESTCASE - \*\*\*\*\*0002 XP: 668 TU: 658 EF: 660

CO-BOR: MARISOL L TESTCASE - \*\*\*\*\*0001 XP: 745 TU: 741 EF: 743

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
EXPERIAN	B	10/24/22 6:20 AM	YES	BRANCH 2	
TRANSUNION	B	10/24/22 6:20 AM	YES	BRANCH 2	
EQUIFAX	C	10/24/22 6:19 AM	YES	BRANCH 2	
TRANSUNION	C	10/24/22 6:19 AM	YES	BRANCH 2	
EQUIFAX	B	10/24/22 6:19 AM	YES	BRANCH 2	
EXPERIAN	C	10/24/22 6:19 AM	YES	BRANCH 2	

Order Refresh Report

Charges

Date	Description	Credit	Charge
10/24/2022	3BURJ	\$0.00	\$37.00
10/24/2022	SURCHARGE-FICO FEE	\$0.00	\$60.00
	<b>Tax Total</b>		<b>\$0.00</b>
			<b>\$97.00</b>

Closed Loan Adjustment Make Credit Card Payment

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)

UNMERGE REPORT

BORROWER

CO-BORROWER

EXPERIAN

TRANSUNION

EQUIFAX

Additional Options

Web  PDF

ADDITIONAL PRODUCTS

- Automated Valuation
- Flood Determination
- Packaged Report
- ID Verification
- Tax Transcript
- Verification of Deposit/Assets

Birchwood CREDIT SERVICES, INC.

ID RISK REVIEW

Borrower: DAVID C TESTCASE Social Security Number: XXX-XX-0002

Coborrower: MARISOL L TESTCASE Social Security Number: XXX-XX-0001

Address: 220 LOCUST AVE Telephone Number: Not Provided

City, State, ZIP: ANTHILL, MO 65488

Summary

- ✔ No Fraud Alert on File
- ✔ No Active Duty Alert on File
- ✔ No Notice of Credit Freeze on File
- ✔ No SSN Alert on File
- ✔ No Address Alert on File
- ✔ No Other Alert on File

Social Security Number Alerts

SSN Check: PASSED

- ✔ Verified SSN with external information sources
- ✔ Verified SSN is consistent with Personal Identifying information

Address Alerts

Address Check: PASSED

- ✔ Verified Address with external information sources
- ✔ Verified Address against known fraudulent activity
- ✔ Verified Address against commonly associated fraudulent activity indicators

Other Alerts

Additional Alerts Check: No Additional Alerts Found

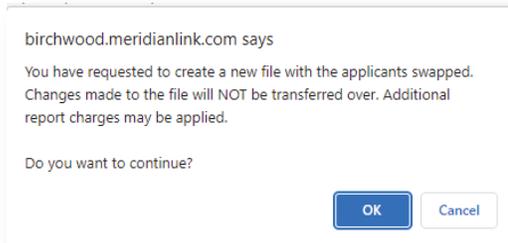
Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian Fraud Shield. Social Security Number verified against multiple databases including Experian FIC One and the Social Security Administration DataMaster and Issuance database. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.

**Step Two:** Once the file opens, you will select **Swap Applicants** from the upper right hand corner.



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**Step Three:** Confirmation box will pop up. Select **Ok**.



**Step Four:** Once processing is complete, it will open the new file, showing the applicants have been swapped. Scroll down to obtain the new file number.

A screenshot of a web browser window displaying an "ID RISK REVIEW" report. The browser's address bar shows "birchwood.meridianlink.com/shared/reports/print\_html.aspx". The report header includes the Birchwood Credit Services, Inc. logo and the title "ID RISK REVIEW".

**Borrower:** MARISOL L TESTCASE  
**Coborrower:** DAVID C TESTCASE  
**Address:** 220 LOCUST AVE  
**City, State, ZIP:** ANTHILL, MO 65488

**Social Security Number:** XXX-XX-0001  
**Social Security Number:** XXX-XX-0002  
**Telephone Number:** Not Provided

**Summary**

- ✓ No Fraud Alert on File
- ✓ No Active Duty Alert on File
- ✓ No Notice of Credit Freeze on File
- ✓ No SSN Alert on File
- ✓ No Address Alert on File
- ✓ No Other Alert on File

**Social Security Number Alerts**

**SSN Check: PASSED**

- ✓ Verified SSN with external information sources
- ✓ Verified SSN is consistent with Personal Identifying Information

**Address Alerts**

**Address Check: PASSED**

- ✓ Verified Address with external information sources
- ✓ Verified Address against known fraudulent activity
- ✓ Verified Address against commonly associated fraudulent activity indicators

**Other Alerts**

**Additional Alerts Check: No Additional Alerts Found**

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian Fraud Shield. Social Security Number verified against multiple databases including Experian File One and the Social Security Administration DeathMaster and insurance databases. Reporting bureau makes no representation or warranty as to the accuracy or completeness of the information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.

**Birchwood CREDIT SERVICES, INC.**  
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Phone: 800-910-0015  
910.216.0015

**Additional Product**  
**MERGED INFILE CREDIT REPORT**



# Swapping Applicants on the Client Side

**Step Five:** Use the new file number to access the new file with applicants swapped. You will know you are in the right file when you see **Swap Applicants** at the bottom under Charges.

The screenshot displays a web interface for a loan account. At the top, it shows the file number 4951039 and applicant information for MARISOL L TESTCASE. Below this, there are sections for 'Requests History', 'Documents', and 'Submission Results'. The 'Submission Results' table shows successful submissions for Experian, TransUnion, and Equifax. A 'Charges' table at the bottom lists a 'SWAP APPLICANTS' charge for \$0.00. On the right side, there are panels for 'VIEW REPORT' (with options for Web/PDF and Prequal Analyzer), 'ADD-ON PRODUCTS' (listing various reports like Wayfinder and Comparison Report), 'UNMERGE REPORT' (with checkboxes for Borrower, Co-Borrower, Experian, TransUnion, and Equifax), and 'ADDITIONAL PRODUCTS' (listing services like Automated Valuation and Flood Determination).

**Step Six:** If an original file has already been swapped, you will receive an error.

The screenshot shows a browser window with the URL [birchwood.meridianlink.com/shared/SwapApplicants.aspx](http://birchwood.meridianlink.com/shared/SwapApplicants.aspx). A red error message is displayed: "Error: The credit file has already had the applicants swapped - file # 4951039".

If you are in a file that has already been swapped, you will not have the **Swap Applicants** button available.

Swapping the applicants will copy the same loan/reference number to the new file number.

