

# Swapping Applicants on the Client Side

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

The screenshot shows a web application interface for viewing a loan report. The top right corner has a 'VIEW REPORT' dropdown menu with 'WEB' selected. Below it, there are sections for 'ADD-ON PRODUCTS' and 'UNMERGE REPORT'. The 'UNMERGE REPORT' section has checkboxes for 'BORROWER', 'CO-BORROWER', 'EXPERIAN', 'TRANSUNION', and 'EQUIFAX'. The 'Additional Options' section has radio buttons for 'Web', 'PDF', and 'View', with 'Web' selected. The main content area shows loan details, requests history, documents, submission results, and charges.

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	

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

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

The screenshot shows the Birchwood Credit Services, Inc. ID Risk Review page. The top right corner has a 'Share' button, a 'Swap Applicants' button (highlighted with an orange circle), and a 'Close' button. The main content area shows borrower information, a summary of alerts, and social security number alerts.

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

**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

Contact Birchwood

Phone: 800.910.0015 | Fax: 800.785.0017

LearnAbout@birchwoodcreditservices.com

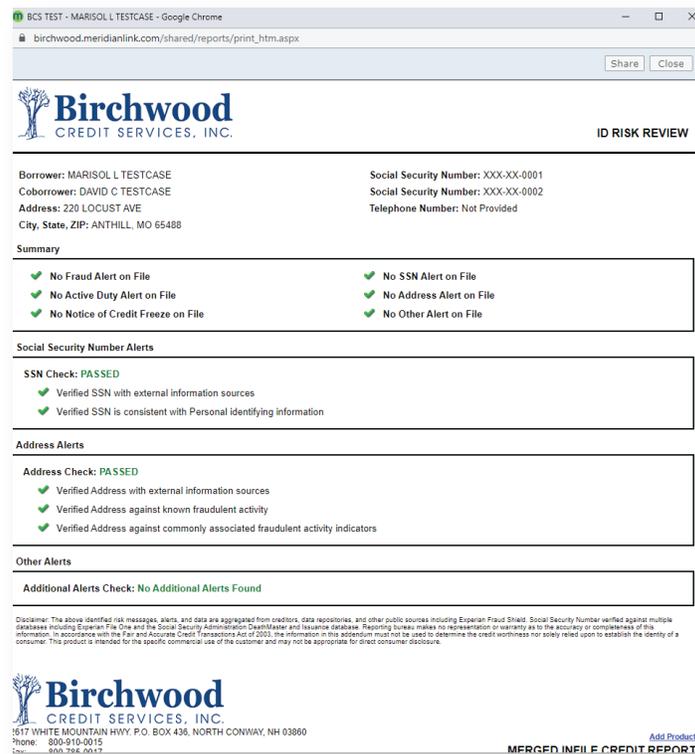
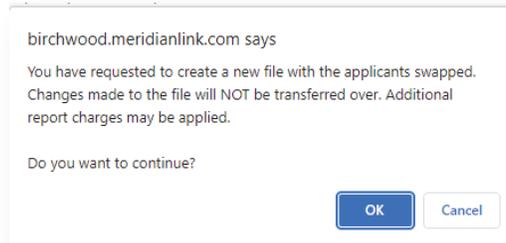
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**Birchwood**  
CREDIT SERVICES, INC.

# Swapping Applicants on the Client Side

Confirmation box will pop up. Select **Ok**.



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

## Contact Birchwood

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# Swapping Applicants on the Client Side

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 loan summary page with the following details:

- FILE #:** 4951039
- REF #:** [Blank]
- APPLICANT:** MARISOL L TESTCASE - \*\*\*\*\*0001
- CO-BOR:** DAVID C TESTCASE - \*\*\*\*\*0002
- ADDR:** 220 LOCUST AVE, ANTHILL, MO 65488
- PREV:** [Blank]

**Requests History** table:

Type	Processor	Account	Latest Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***						

**Documents** table:

Description	Date
*** NO RECORDS FOUND ***	

**Submission Results** table:

Bureau	For	Date	OK	Ordered By	Error Message
EXPERIAN	C	10/24/22 6:20 AM	YES	BRANCH 2	
TRANSUNION	C	10/24/22 6:20 AM	YES	BRANCH 2	
EQUIFAX	B	10/24/22 6:19 AM	YES	BRANCH 2	
TRANSUNION	B	10/24/22 6:19 AM	YES	BRANCH 2	
EQUIFAX	C	10/24/22 6:19 AM	YES	BRANCH 2	
EXPERIAN	B	10/24/22 6:19 AM	YES	BRANCH 2	

**Charges** table:

Date	Description	Credit	Charge
10/28/2022	SWAP APPLICANTS	\$0.00	\$0.00
			Tax \$0.00
			Total \$0.00

Buttons:

If an original file has already been swapped, you will receive an error.

The screenshot shows a browser window with the following content:

Swap Applicants - Google Chrome

birchwood.meridianlink.com/shared/SwapApplicants.aspx

Close

**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.

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