



How to Reorder a Bureau with Deceased Indicator



Birchwood
CREDIT SERVICES, INC.

Reorder Bureau with Deceased Indicator

Submission Results					
Bureau	For	Date	OK	Ordered By	Error Message
EQUIFAX	B	8/4/21 2:25 PM	YES	TOBY DANVERS	*** NO RECORD FOUND ***
TRANSUNION	B	8/4/21 2:25 PM	YES	TOBY DANVERS	
EXPERIAN	B	8/4/21 2:25 PM	YES	TOBY DANVERS	POSSIBLE DECEASED CONSUMER - CONTACT CREDIT BUREAU FOR MORE INFORMATION

Credit files where a bureau returns a deceased record will indicate as such in the submission results error message section.

You will see the below message after a pull for a consumer with a deceased record from the bureaus. Affected Bureau will not be visible when viewing the report.

One or more records on the consumer's credit file includes a remark that the consumer is deceased. This does not necessarily mean that the subject of the credit report is deceased. For instance, another account holder other than the borrower may have been reported deceased. Please do one or all of the following.

1. Verify that the information that you've entered is correct.
2. Contact the affected credit bureau(s) to find out more information.
3. If deceased remark is removed, the infile(s) can be reordered using the Reorder Deceased Files link on the credit file.

If after you verify the information, you find that there is an error in the **INPUT Social Security number**, please update and pull a **NEW FILE**.

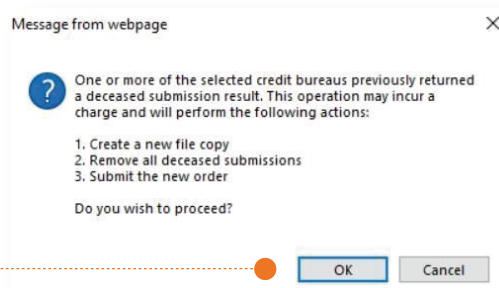
If you verify the information, and it is correct, your consumer will need to reach out to the bureau(s) to have the remark(s) removed. Once you have confirmation that the remark(s) have been removed, you can reorder the deceased file(s) by taking the following steps:

ADD-ON PRODUCTS
• Wayfinder
• What-If Simulator
• Comparison Report
• Request Supplement
• Request RAPID RESCORE
• Request RMCR
• Request VOE
• Add Bureaus / Spouse
• Merge with another file
• Reorder Deceased Files
• Undisclosed Debt Notifications

Navigate to the **Credit Order** Info page for the credit file that has deceased in-files

Select the **Reorder Deceased Files** link in the **Add-On Products** section of the page

Confirm in the popup message that you wish to proceed with copying the file, removing the deceased in-files, and reordering them and click **Ok**.



Frequently Asked Questions

1. Is the Reorder Deceased Files option available to me on the Website?

Yes, the Reorder Deceased Files option is available for you to utilize on the website.

2. Can we reorder on a file that is over 30 days?

The oldest bureau in-file must be pulled within the past 30 days to have this option available. If you have a file over 30 days, a whole new file will need to be pulled.

3. Can we reorder deceased files through my LOS?

It is not available through Encompass. It is available in some of the Loan Origination Systems (LOS), if they support Upgrade ordering. However, you'll need to contact Birchwood to see if we can have this feature enabled for your specific LOS.

4. How can my consumer reach the credit bureaus?

Experian - (888) 397-3742

TransUnion - (800) 916-8800

Equifax - (800) 203-7843



800.910.0015



www.birchwoodcreditservices.com



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