HOW-TO GUIDE



Ordering a Repository Update



Rescore Tab Ordering Instructions

Products & Services	Tools		Helpful Tips	
	Documentation	User Setup	Ordering Credit Reports Einding Ordered Products	
Order Credit Report Order Business Credit Report Order Undisclosed Debt Notifications Order Liens and Judgments Report	Requests Total cost for borrower Management Reports	Involces Change Credit Report Owner Generate Auth Code (9)	Total Cost for Borrower >>see more Links Loan Calculators	
	Preferences & Announce	ments		
	My Account			
Property Verification	Downloads Submit Feedback			
• Employment/Income/	Recent Bulletins			
Isset Verification	Date Title			
Fraud Detection	N/A Click here to see of	d announcements		
Find Ordered Products (Old Version)				
Pattlement Convises Workshoot (CCW				

STEP ONE

Log on to **birchwoodcreditservices.com** using the **Mortgage Credit** option and locate your borrowers credit profile menu.

Use the **Quick Search** function in the upper right corner to search by File # / Reference # / SSN / Last Name

STEP TWO

Access the repository update/rescore menu by selecting Request REPOSITORY UPDATE option.

ADD-ON PRODUCTS

<u>What-If Simulator</u> Comparison Report

<u>Comparison Report</u>

<u>Wayfinder</u>

- Request Supplement
- <u>Request REPOSITORY UPDATE</u>
 <u>Request RMCR</u>
- <u>Request VOE</u>
- Add Bureaus/Spouse ?
- Undisclosed Debt Notifications
- Liens and Judgments Report (Borrower)
 Liens and Judgments Report (Co-Borrower)
- **STEP THREE**
- 1. Verify your phone, email, address, and preferred method of contact.
- 2. Select applicable tradeline(s) and bureaus to be updated/rescored.
- 3. Provide reasons for update/rescore.
- 4. Include any comments/clarifications.
- 5. Attach supporting documentation.
- 6. Proceed by selecting Next

	EQUEST						
File # TE 1919352 TE	STCASE, MARISOL - *****0001 STCASE, DAVID - *****0002 Back Cancel						
equested By:	Total TEST Phone: 8009100015 Charge: \$80.00						
referred Conta	act: E- E-mail: test@birchwoodcreditservices.com (Additional fees may apply)						
Seneral Commo	ents:						
Request Det	ails						
Creditor:	CAP ONE BK						
Account #:	ACCT000027						
Reasons:	XP-C;TU-C;Update balance						
Comments:	Please update balance to \$250.00 per attached statement and rescore						
Documentation	1: Cap One Statement						
Order Agree	ment						

The bureaus require that the consumer is not to be charged in any way for this service. You hereby agree to pay for the total charges of the request, authorize the total charges of the request to be applied to the credit card (should a credit card be provided), agree to pay for the cost of a new credit report to complete the service, and acknowledge that BICRWWOD CREDIT SERVICES. NIC: does not guarantee the results of updating a consumer's credit file. If you have any questions, please contact BIRCHWOD CREDIT SERVICES, INC:

BIRCHWOOD CREDIT SERVICES, INC. does not guarantee any turnaround times in connection with this request. BIRCHWOOD CREDIT SERVICES, INC. will not be held liable for any order that goes into bureau dispute which can take up to 30 days to process.

If you are the borrower and have been asked to enter your credit card information to pay for Rescore services, STOP. If you proceed, you will be charged for a service that should only be utilized and paid for by the broker/mortgage lender. As a borrower, please do not provide your credit card information.

I am not the consumer. I have informed the consumer about the Rescore process and obtained the consumer's authorization for Reseller to re-pull consumer's Credit Report(s) after Rescore request is completed.

Submit Request

)rd	ered By: (0		Phone:	Email: (p	lease verify)		Preferred Con	tact:				
TEST			80091000	15 test@bi	rchwoodcreditserv	oodcreditservices.com		O Phone E-mail					
	RUSH (The	ere may be a	in additional fee)							-			
en	eral Comr	nents:											
10	t the trade	line or public	record that you woul	d like to updat	e and specify the bu	reau/borrower and upd	ate reason.						
Ì	CAP ON	ЕВК	ACCOUNT #ACCTO	0027									
7	SOURCE	ECOA	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT *	30	<u>60</u>	<u>90</u>	STATUS	
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	2				UNME	RGED DATA							
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	TU-C	С	09/22	09/22	1620		641	34	0	0	0	AS AGREED	
	EF-C	с	09/22	09/22	1620		641	34	0	0	0	AS AGREED	
	ione:			d									
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n	ments: F	lease upda	te balance to \$2	50.00 per at	tached stateme	nt and rescore							
	• (I will not b	e including or sending	any documen	t(s) for the request.	(There may be a hig	her fee for the f	to Doc service)					
		I will be in	cluding or sending do	cument(s) for I	this request.								
		I have prov	rided or will provide d	ocument(s) for	r this request	_							
	5 0	Document Description Attach Documentation											
	° (Cap One St	atement	Choose File	File No file chosen Attach more								

STEP FOUR

Review estimated charges and request details, agree to terms of use, and **Submit Request**.

Please note: Estimated charge does not include fees associated with rush requests; these fees will be charged separately.

800.910.0015



