How to Add a Borrower

On the credit file screen, look for **'Add-On Products'** on the top right, and click on **'Spouse.'**
Note: Remember that you need to add a spouse within 30 days of the original credit.

BIRCHWOOD CREDIT SERVICES
Main ▶ **Credit File**

New Report

FILE #: 3991127
APPLICANT: MARISOL L TESTCASE - *****0001 XP: **745** TU: **741** EF: **743**
CO-BOR:
ADDR: 220 LOCUST AVE, ANTHILL, MO 65488
PREV:

*** ORDER COMPLETED ***

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
EQUIFAX	B	11/2/20 12:08 PM	YES	JOE SMITH	
TRANSUNION	B	11/2/20 12:08 PM	YES	JOE SMITH	
EXPERIAN	B	11/2/20 12:08 PM	YES	JOE SMITH	

Please click on the blue PREQ link to view the credit report

Charges

Date	Description	Credit	Charge
11/2/2020	3BUR	$0.00	$25.00
		Tax Total	$0.00 $25.00

View Invoice | Make Credit Card Payment

VIEW REPORT
- PREQ (PDF)
- Prequal Analyzer

-- Other Reports --

ADD-ON PRODUCTS
- Wayfinder
- What-If Simulator
- Comparison Report
- Request Supplement
- Request RMCR
- Add Bureaus / Spouse

UNMERGE REPORT
- [x] BORROWER
- [ ] CO-BORROWER
- [x] EXPERIAN
- [x] TRANSUNION
- [x] EQUIFAX

Web PDF View

SETTLEMENT SERVICES
- Order AVM
- Order Flood
- Order ...

If you can't add a **'Spouse'** it might be because:

- The original report is over 30 days old, and you'll need to order a new file as joint report.
- The original report had been ordered by another user, so you don't have the rights to modify it.
- The original file has already been reissued to Fannie Mae or Freddie Mac, as they don't allow for any additions.
- The original file is an RMCR.
- The file could be under a system lock.

After clicking **'Spouse,'** an order screen will appear where you can enter first and last name, along with their social security number. Once the information is entered, choose the bureaus and click **'Order.'** Then a joint report becomes available under the same file number as the original credit pull.

Contact Birchwood
Phone: 800.910.0015 | Fax: 800.785.0017
LearnAbout@birchwoodcreditservices.com
www.birchwoodcreditservices.com

Birchwood
CREDIT SERVICES, INC.