

# Add, Swap, Remove, Split Borrowers in EPC Credit

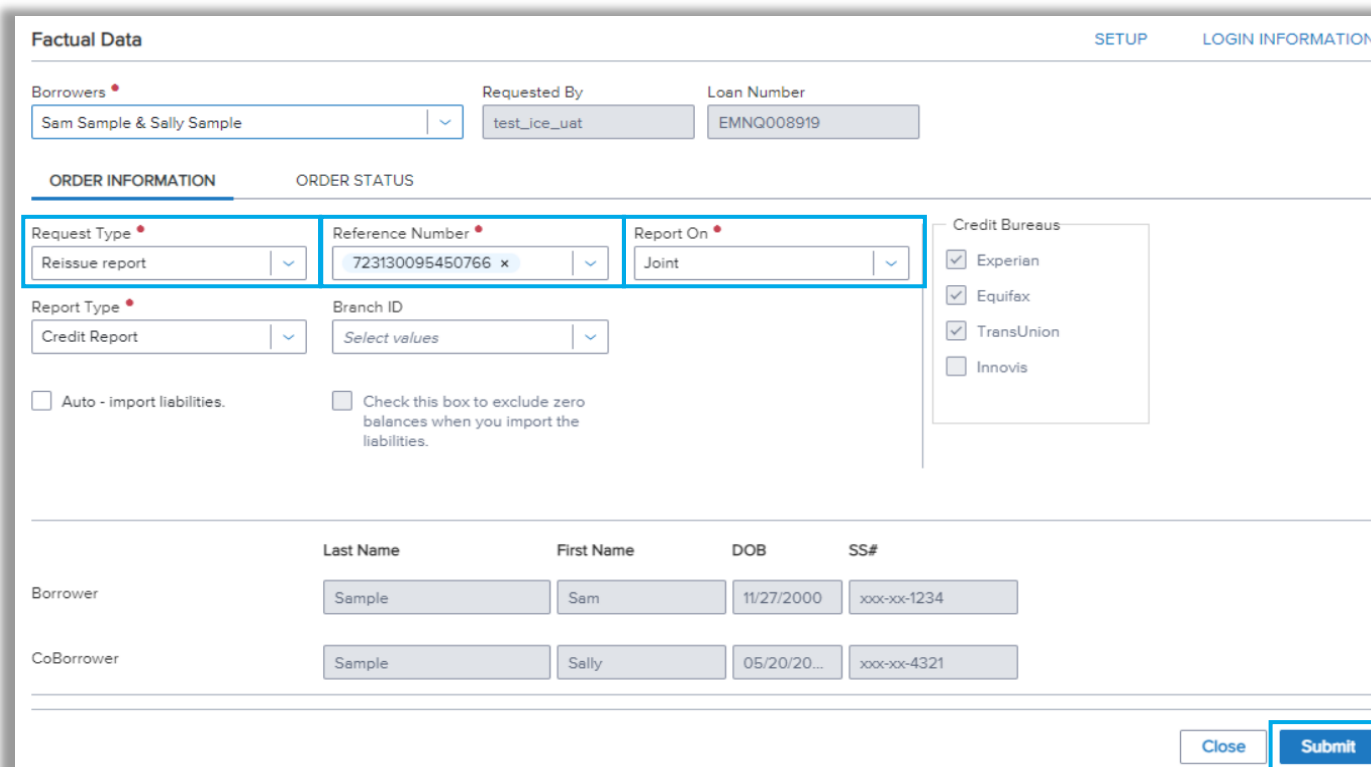
This guide will provide instructions to add, swap, remove or split borrowers after a credit report has been pulled for your loan file. Once a reissue request is complete, you should receive a new Credit Report number.

## Adding a Borrower to a Credit Report in EPC Credit®

- Begin by filling out the co-borrower's information within the EPC Credit Loan file.

- Navigate to the Factual Data order screen
- Set the **Request Type** to **Reissue**
- Change the **Report On** to **Joint**
- Confirm the existing **Reference Number**
- Click **Submit**

**NOTE** - Once your reissue request is complete, you should receive a new Credit Report reference number



**Factual Data** SETUP LOGIN INFORMATION

Borrowers \*  Requested By  Loan Number

**ORDER INFORMATION** ORDER STATUS

**Request Type** \*  **Reference Number** \*  **Report On** \*

**Report Type** \*  **Branch ID**

☐ Auto - import liabilities. ☐ Check this box to exclude zero balances when you import the liabilities.

**Credit Bureaus**

- ☒ Experian
- ☒ Equifax
- ☒ TransUnion
- ☐ Innovis

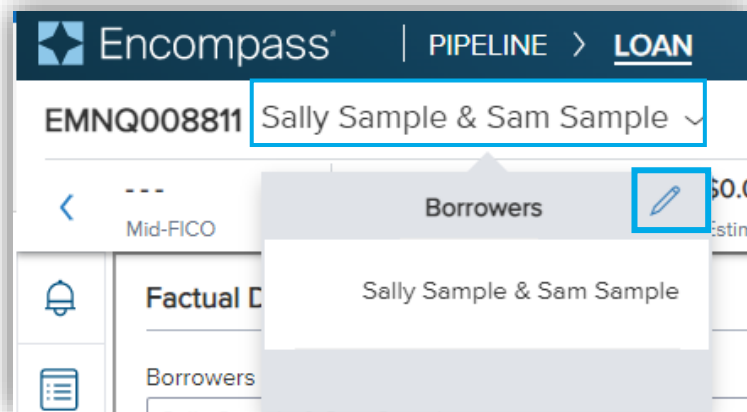
	Last Name	First Name	DOB	SS#
Borrower	<input type="text" value="Sample"/>	<input type="text" value="Sam"/>	<input type="text" value="11/27/2000"/>	<input type="text" value="xxx-xx-1234"/>
CoBorrower	<input type="text" value="Sample"/>	<input type="text" value="Sally"/>	<input data-bbox="852 1480 950 1501" type="text" value="05/20/20..."/>	<input type="text" value="xxx-xx-4321"/>

Close Submit

## Swapping Borrower position on the Credit Report in EPC Credit

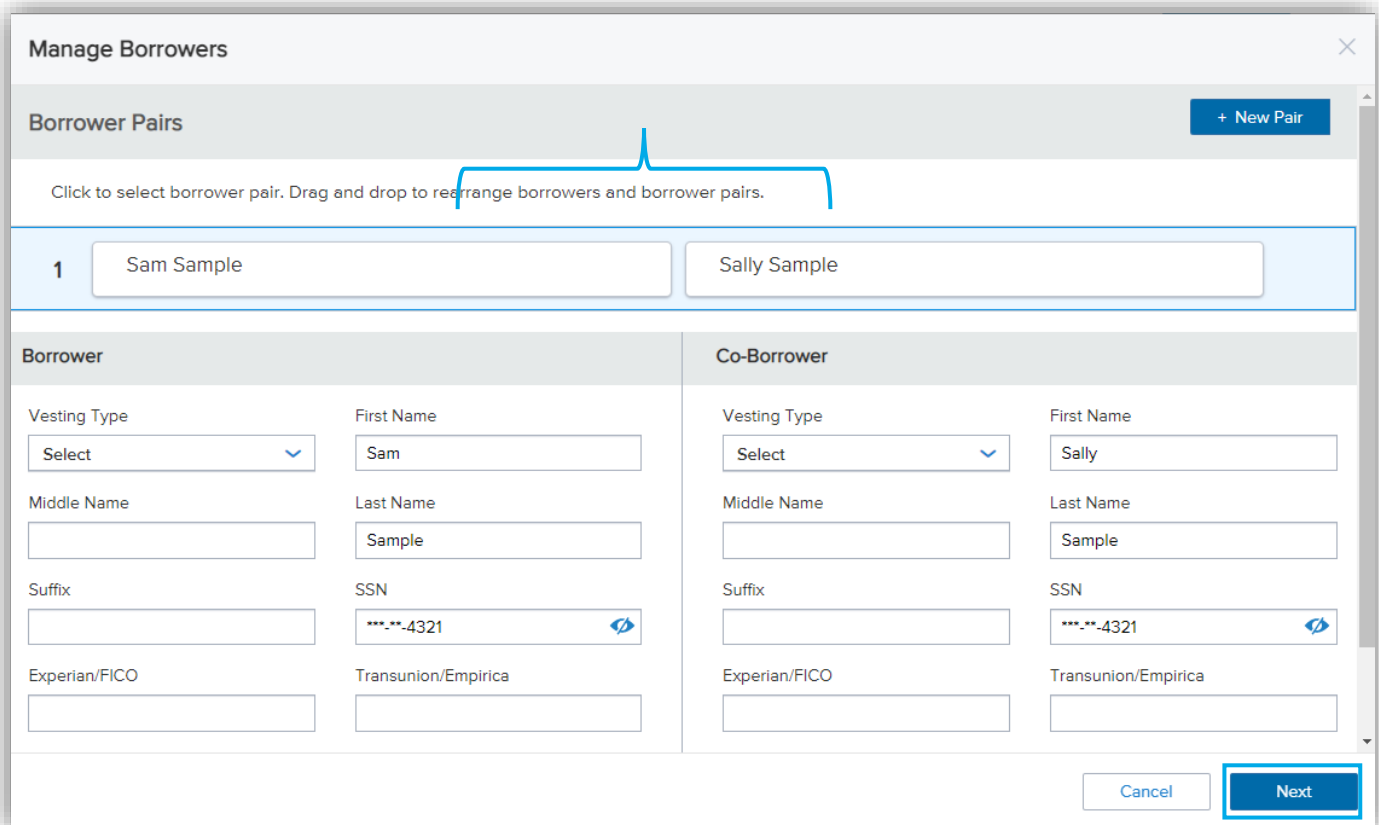
To swap borrower position in EPC Credit follow the steps below:

- From within the loan, click the **Borrowers Names** on top then select the pencil icon to edit



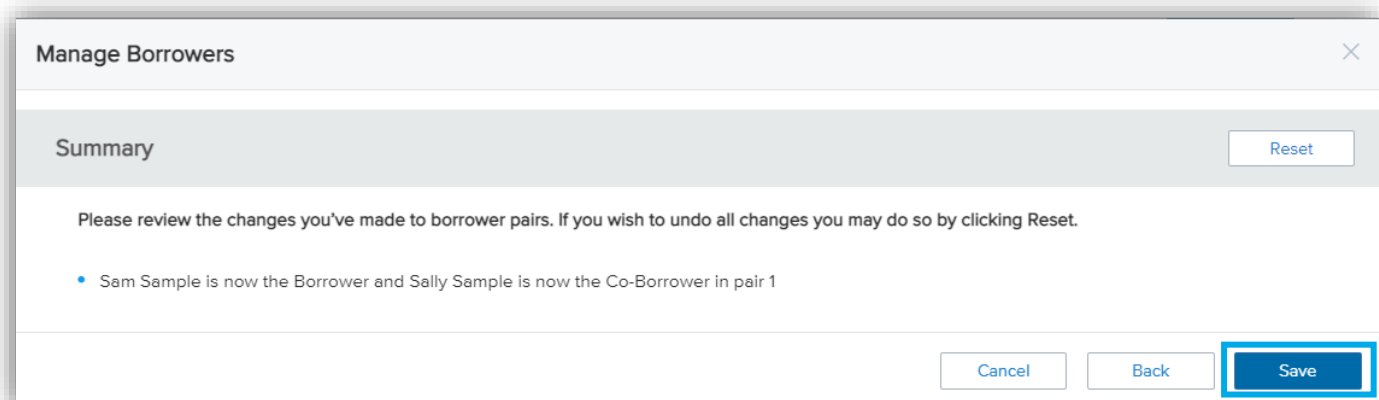
# Add, Swap, Remove, Split Borrowers in EPC Credit

- This will populate the **Manage Borrowers** screen, where you will be able to click to select the borrower pair. Drag and drop to rearrange borrowers and borrower pairs
- Once borrowers' position has been moved, select **Next**



The screenshot shows the 'Manage Borrowers' window. At the top, there's a 'Borrower Pairs' section with a '+ New Pair' button. Below it, a list of pairs is shown, with the first pair '1' containing 'Sam Sample' and 'Sally Sample'. A blue bracket highlights this pair. Below the list is a detailed form for editing a borrower pair, divided into 'Borrower' and 'Co-Borrower' sections. Each section has fields for Vesting Type (a dropdown menu), First Name, Middle Name, Last Name, Suffix, SSN (with a mask '\*\*\*-\*\*-4321'), Experian/FICO, and Transunion/Empirica. At the bottom right of the form are 'Cancel' and 'Next' buttons, with 'Next' being highlighted with a blue border.

- A prompt will open a summary of the changes that you have made. Select **Save**



The screenshot shows the 'Summary' screen within the 'Manage Borrowers' window. It features a 'Reset' button at the top right. The main text reads: 'Please review the changes you've made to borrower pairs. If you wish to undo all changes you may do so by clicking Reset.' Below this, a bullet point states: 'Sam Sample is now the Borrower and Sally Sample is now the Co-Borrower in pair 1'. At the bottom right, there are three buttons: 'Cancel', 'Back', and 'Save', with 'Save' being highlighted with a blue border.

# Add, Swap, Remove, Split Borrowers in EPC Credit

- Once this process has been completed, navigate to the Factual Data order screen
- Set the **Request Type** to **Reissue Report**
- Verify that the **Report On** is set to **Joint**
- Confirm the existing **Reference Number**
- Click **Submit**

**NOTE** - Once your reissue request is complete, you should receive a new Credit Report reference number

Factual Data

SETUP

LOGIN INFORMATION

Borrowers

Requested By

Loan Number

Sam Sample & Sally Sample

test\_ice\_uat

EMNQ008919

ORDER INFORMATION

ORDER STATUS

Request Type

Reissue report

Reference Number

723130095450766 x

Report On

Joint

Report Type

Credit Report

Branch ID

Select values

☐ Auto - import liabilities.

☐ Check this box to exclude zero balances when you import the liabilities.

Credit Bureaus

☒ Experian

☒ Equifax

☒ TransUnion

☐ Innovis

Last Name

First Name

DOB

SS#

Borrower

Sample

Sam

11/27/2000

xxx-xx-1234

CoBorrower

Sample

Sally

05/20/20...

xxx-xx-4321

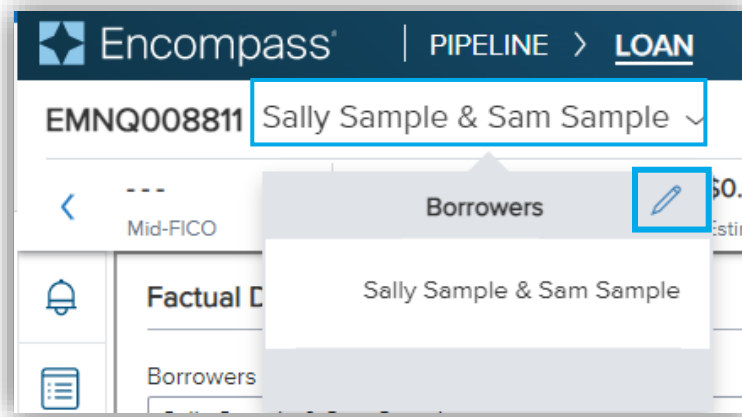
Close

Submit

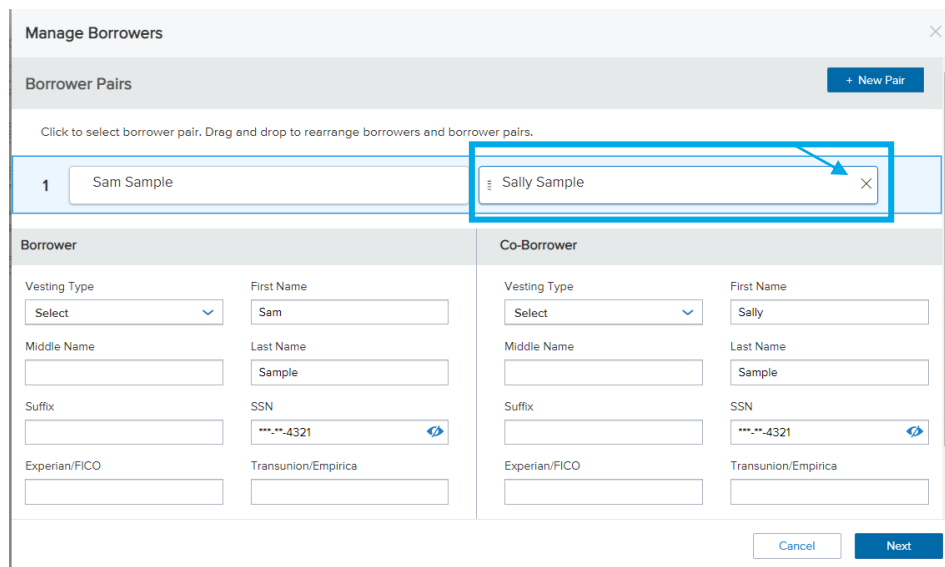
## Removing a Borrower from the Credit Report in EPC Credit

To remove a borrower from a credit report in EPC Credit follow the steps below:

- From within the loan, click the **Borrowers Names** on top then select the pencil icon to edit



- From the **Manage Borrowers** screen, hover mouse over selected borrower and click the 'X'
- NOTE** - Only the Co-Borrower can be deleted. If you need to delete the primary borrower, you must first swap positions



**Manage Borrowers**

Borrower Pairs + New Pair

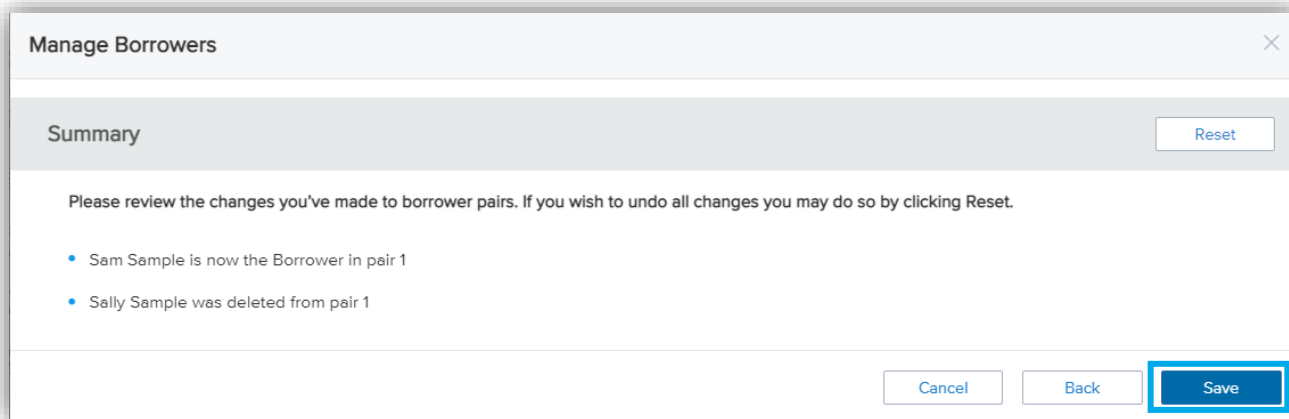
Click to select borrower pair. Drag and drop to rearrange borrowers and borrower pairs.

Borrower	Co-Borrower
<div>1 Sam Sample</div> <div>Vesting Type: Select First Name: Sam Middle Name:  Last Name: Sample Suffix:  SSN: ***-**-4321 Experian/FICO:  Transunion/Equifax: </div>	<div>Sally Sample</div> <div>Vesting Type: Select First Name: Sally Middle Name:  Last Name: Sample Suffix:  SSN: ***-**-4321 Experian/FICO:  Transunion/Equifax: </div>

Cancel Next

# Add, Swap, Remove, Split Borrowers in EPC Credit

- A prompt will open a summary of the changes that you have made. Select **Save**



**Manage Borrowers**

**Summary** Reset

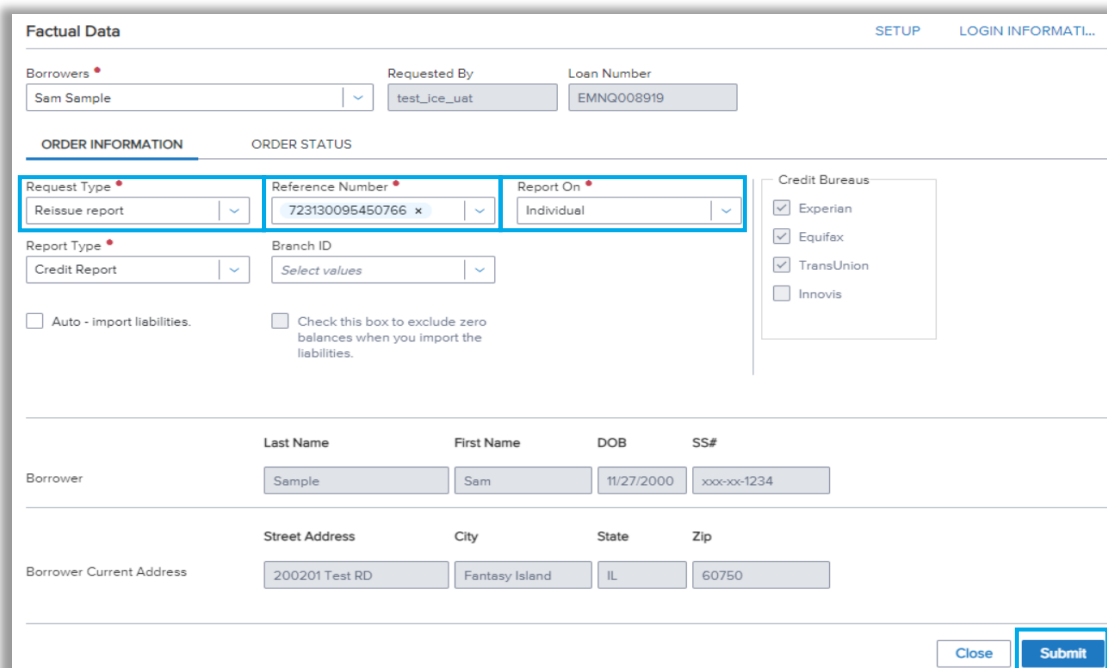
Please review the changes you've made to borrower pairs. If you wish to undo all changes you may do so by clicking Reset.

- Sam Sample is now the Borrower in pair 1
- Sally Sample was deleted from pair 1

Cancel Back Save

- Once this process has been completed, navigate to the Factual Data order screen
- Set the **Request Type** to **Reissue Report**
- Verify that the **Report On** is set to **Individual**
- Confirm existing **Reference Number**
- Click **Submit**

**NOTE** - Once your reissue request is complete, you should receive a new Credit Report reference number



**Factual Data** SETUP LOGIN INFORMATI...

Borrowers \* Requested By Loan Number  
Sam Sample test\_ice\_ust EMNQ008919

**ORDER INFORMATION** **ORDER STATUS**

**Request Type** \* **Reference Number** \* **Report On** \*  
Reissue report 723130095450766 x Individual

**Report Type** \* **Branch ID**  
Credit Report Select values

☐ Auto - import liabilities. ☐ Check this box to exclude zero balances when you import the liabilities.

**Credit Bureaus**  
☒ Experian  
☒ Equifax  
☒ TransUnion  
☐ Innovis

**Borrower**  
Last Name First Name DOB SS#  
Sample Sam 11/27/2000 xxx-xx-1234

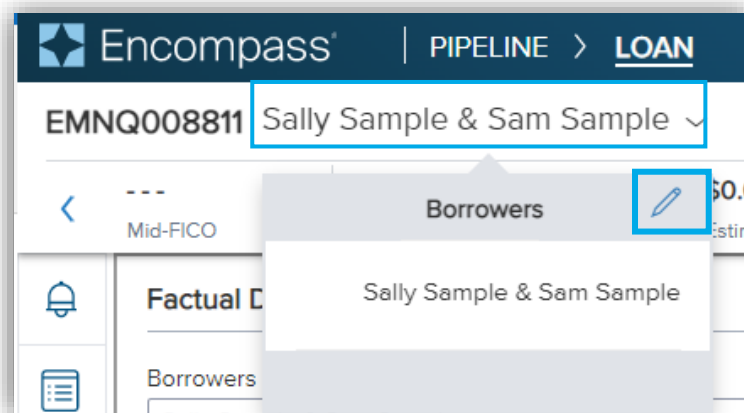
**Borrower Current Address**  
Street Address City State Zip  
200201 Test RD Fantasy Island IL 60750

Close Submit

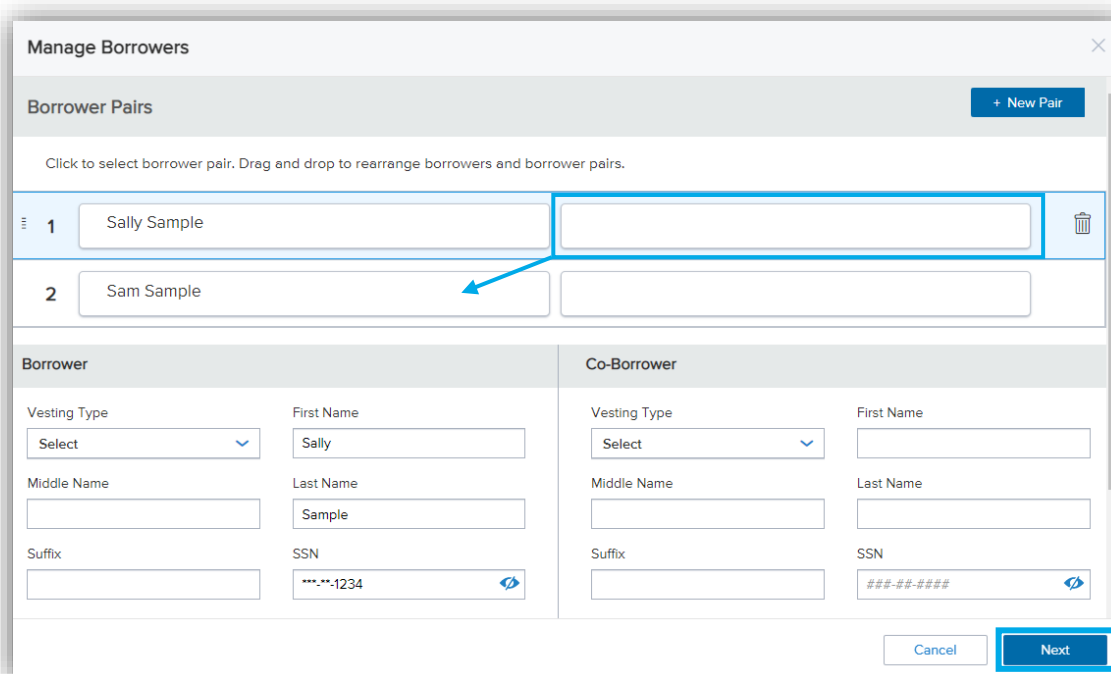
## Splitting Borrowers on a Credit Report in EPC Credit

To split borrowers on the credit report in EPC Credit, follow the steps below:

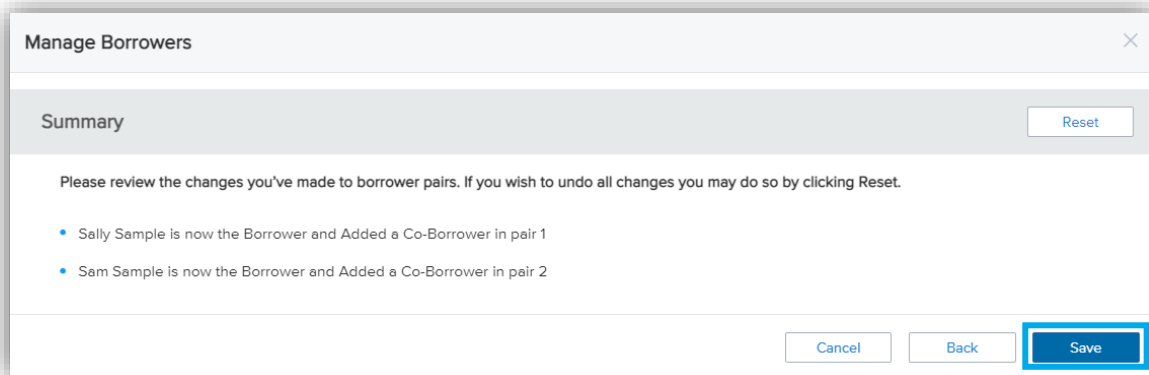
- From within the loan, click the **Borrowers Names** on top then select the pencil icon to edit



- This will populate the **Manage Borrowers** screen, where you will select **+ New Pair** above the **Co-Borrower** information
- Click and Drag borrower into the borrower pair
- Select **Next**

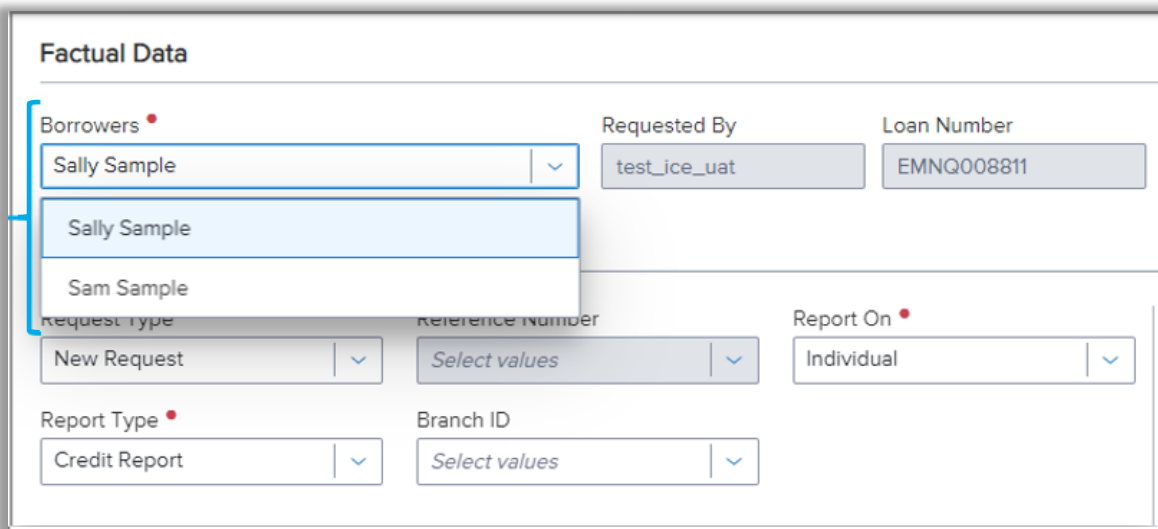
A screenshot of the 'Manage Borrowers' screen. At the top, it says 'Manage Borrowers'. Below that, there's a 'Borrower Pairs' section with a '+ New Pair' button. Below that, there's a table with two rows. The first row has '1' in the first column, 'Sally Sample' in the second column, and an empty field in the third column. The second row has '2' in the first column, 'Sam Sample' in the second column, and an empty field in the third column. Below the table, there's a 'Borrower' section with fields for 'Vesting Type', 'First Name', 'Middle Name', 'Last Name', 'Suffix', and 'SSN'. The 'Co-Borrower' section has similar fields. At the bottom right, there are 'Cancel' and 'Next' buttons. A blue arrow points from the 'Sally Sample' field to the 'First Name' field in the 'Borrower' section.

- A prompt will open for summary of changes. Select **Save**



The image shows a 'Manage Borrowers' dialog box with a 'Summary' tab. The dialog contains a 'Reset' button in the top right. Below the tab, there is a message: 'Please review the changes you've made to borrower pairs. If you wish to undo all changes you may do so by clicking Reset.' Below this message, there are two bullet points: 'Sally Sample is now the Borrower and Added a Co-Borrower in pair 1' and 'Sam Sample is now the Borrower and Added a Co-Borrower in pair 2'. At the bottom right, there are three buttons: 'Cancel', 'Back', and 'Save'. The 'Save' button is highlighted with a blue border.

- Once this process has been completed, navigate to the Factual Data order screen
- Select the borrower



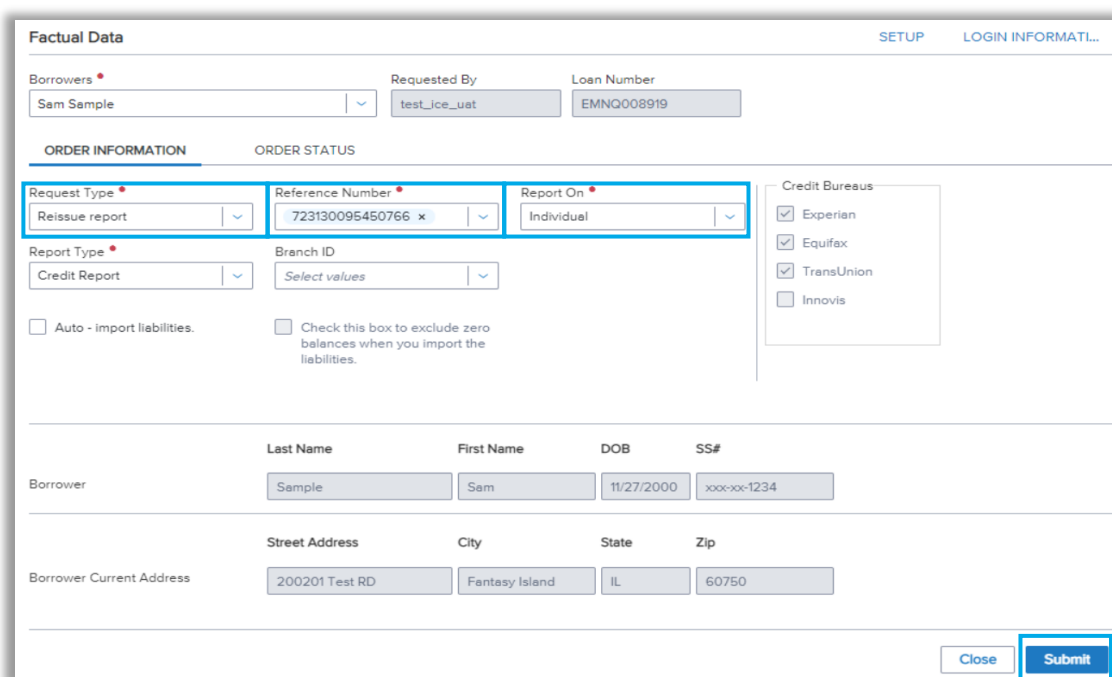
The image shows the 'Factual Data' order screen. It features several input fields and dropdown menus. The 'Borrowers' dropdown menu is open, showing 'Sally Sample' and 'Sam Sample' as options. The 'Requested By' field contains 'test\_ice\_uat' and the 'Loan Number' field contains 'EMNQ008811'. Below these, the 'Request Type' dropdown is set to 'New Request', the 'Reference Number' dropdown is set to 'Select values', and the 'Report On' dropdown is set to 'Individual'. At the bottom, the 'Report Type' dropdown is set to 'Credit Report' and the 'Branch ID' dropdown is set to 'Select values'.



# Add, Swap, Remove, Split Borrowers in EPC Credit

- Set the **Request Type** to **Reissue Report**
- Verify that the **Report On** is set to **Individual**
- Confirm the existing **Reference Number**
- Click **Submit**
- Repeat steps for the other borrower

**NOTE** - Once your reissue request is complete, you should receive a new Credit Report reference number



The screenshot displays the Factual Data web application interface. At the top, there are links for 'SETUP' and 'LOGIN INFORMATI...'. The main form is titled 'Factual Data' and contains several sections. The 'Borrowers' section shows a dropdown menu with 'Sam Sample' selected. The 'Requested By' field contains 'test\_jce\_uat' and the 'Loan Number' field contains 'EMNQ008919'. The 'ORDER INFORMATION' tab is active, showing fields for 'Request Type' (set to 'Reissue report'), 'Reference Number' (723130095450766), and 'Report On' (Individual). Below these are fields for 'Report Type' (Credit Report) and 'Branch ID' (Select values). There are also checkboxes for 'Auto - import liabilities' and 'Check this box to exclude zero balances when you import the liabilities'. On the right, the 'Credit Bureaus' section lists Experian, Equifax, TransUnion, and Innovis, with Experian, Equifax, and TransUnion checked. The 'Borrower' section contains fields for Last Name (Sample), First Name (Sam), DOB (11/27/2000), and SS# (xxx-xx-1234). The 'Borrower Current Address' section contains fields for Street Address (200201 Test RD), City (Fantasy Island), State (IL), and Zip (60750). At the bottom right, there are 'Close' and 'Submit' buttons.