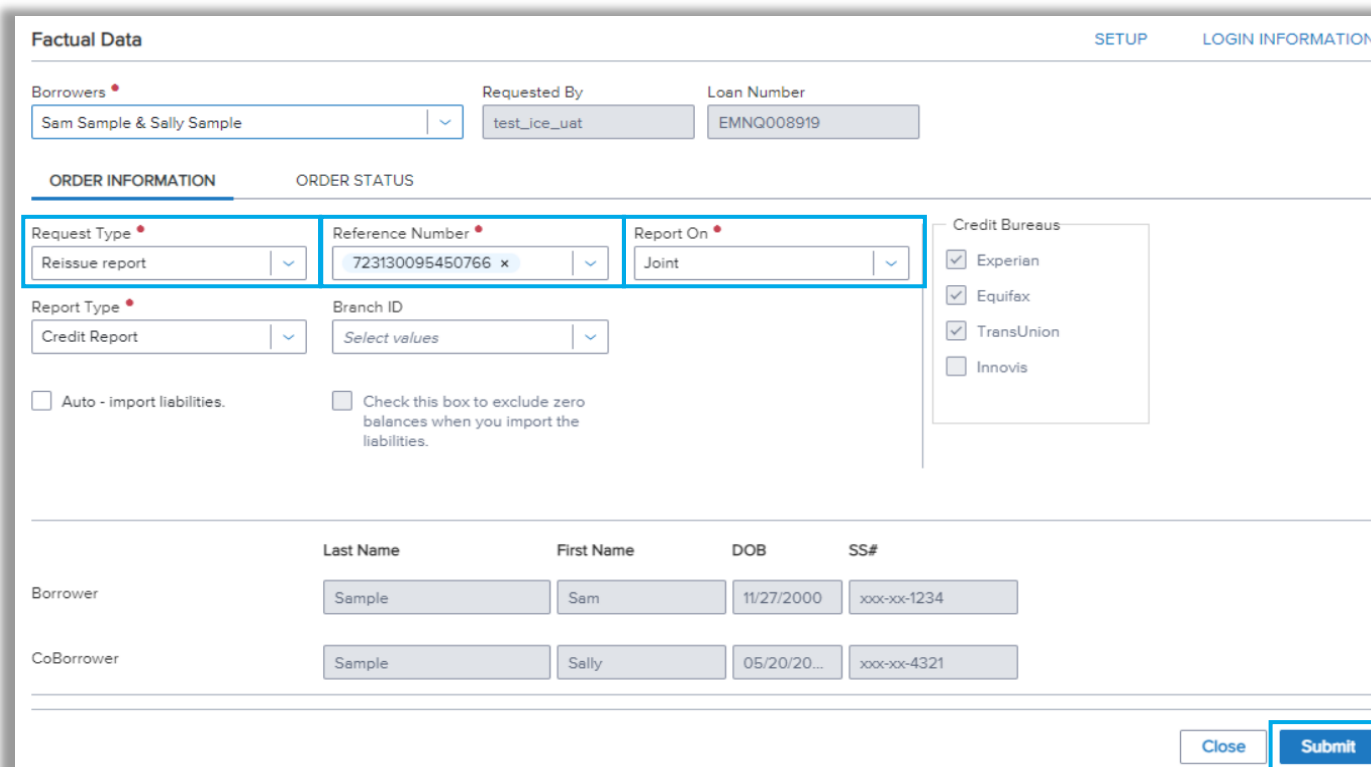# Add, Swap, Remove, Split Borrowers in EPC Credit

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

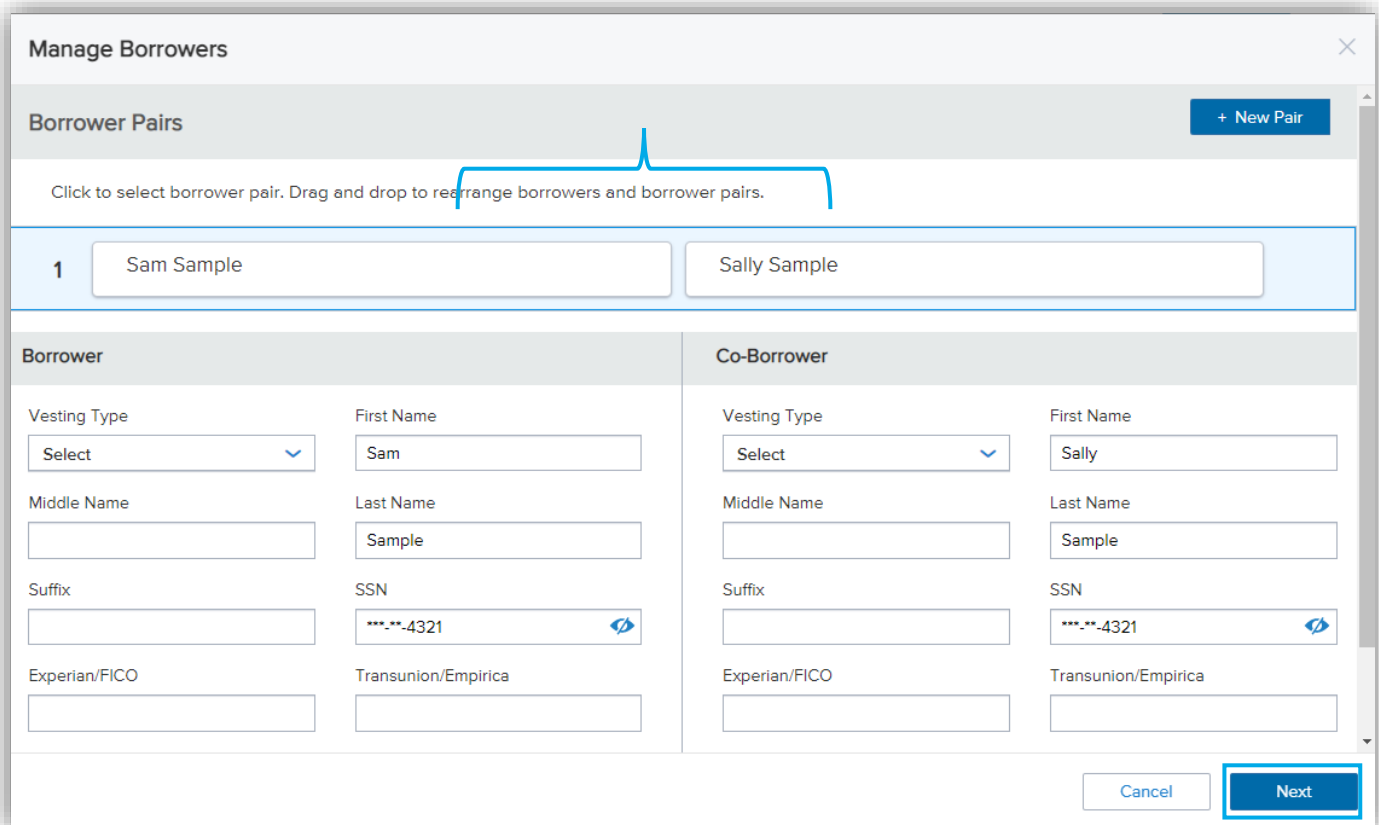## Swapping Borrower position on the Credit Report in EPC Credit

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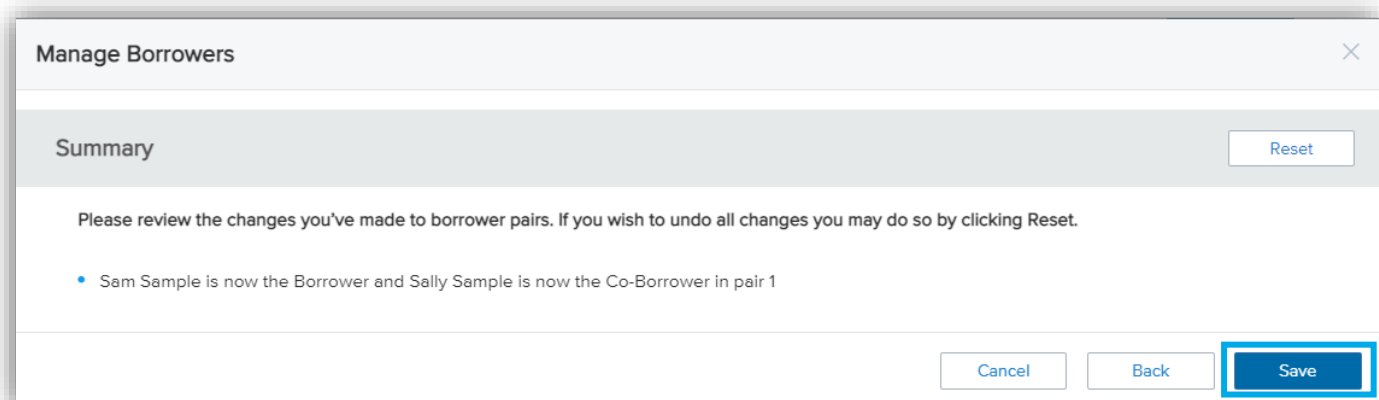
Factual Data
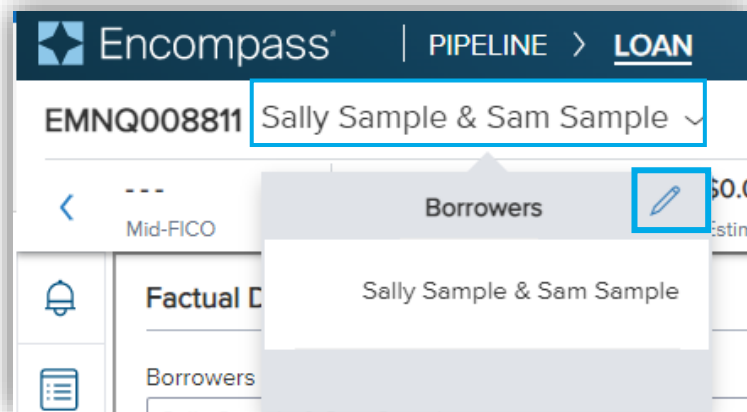
- This will populate the **Manage Borrowers** screen, where you will be able to click to select the borrower pair. Drag and drop to rearrange borrowers and borrower pairs
- Once borrowers' position has been moved, select **Next**

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

Factual Data

- 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**
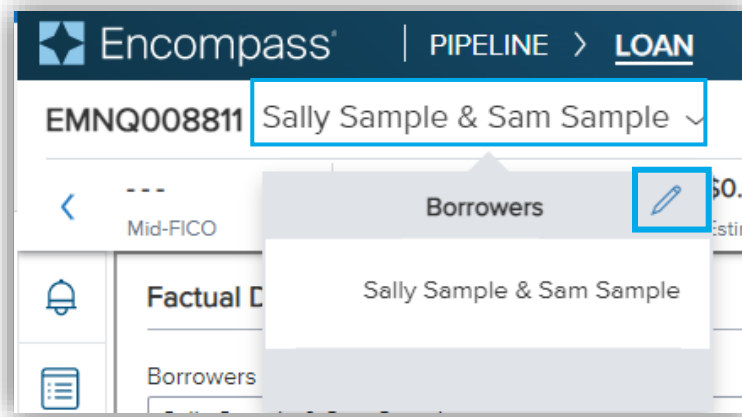 *NOTE - Once your reissue request is complete, you should receive a new Credit Report reference number*
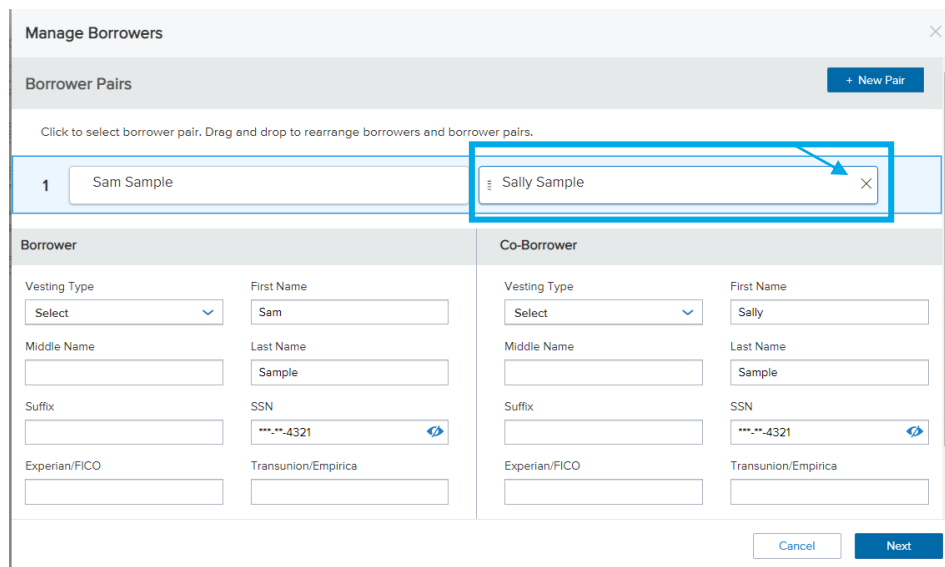
Removing a Borrower from the Credit Report in EPC Credit

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*

Add, Swap, Remove, Split
Borrowers in EPC Credit

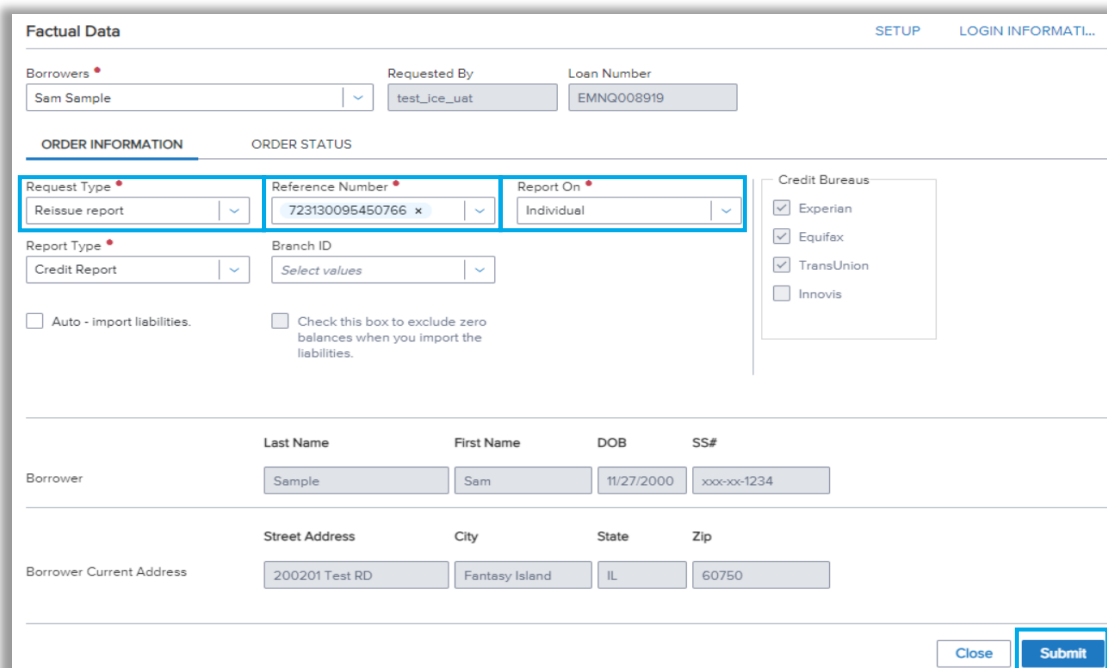- A prompt will open a summary of the changes that you have made. Select **Save**

- 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*
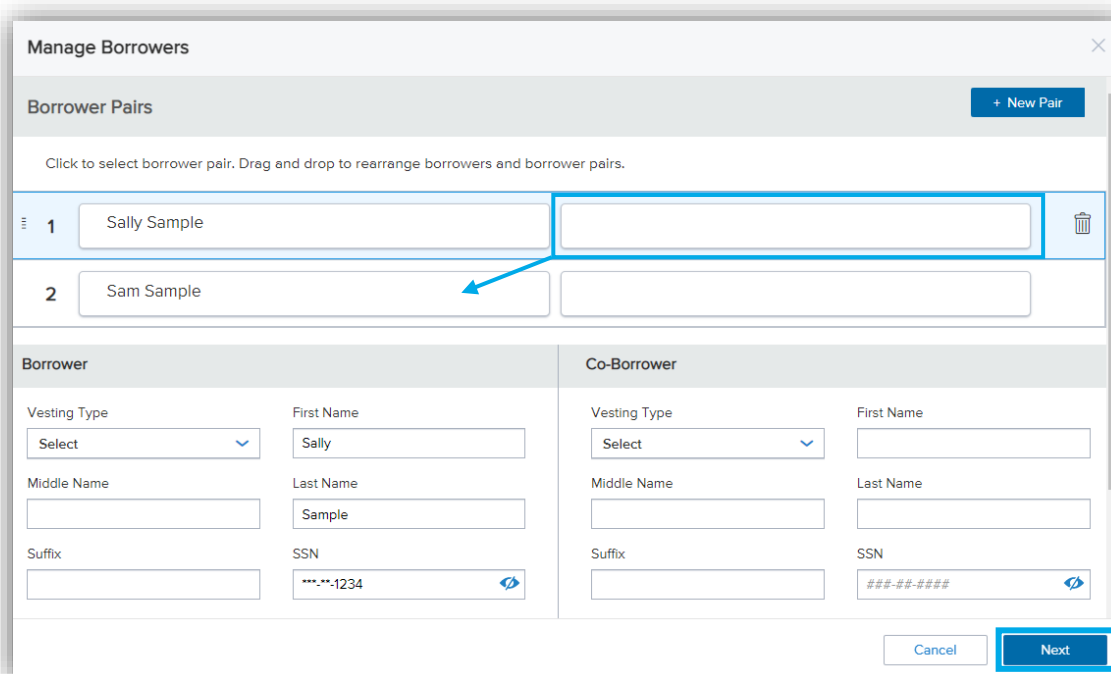
Factual Data

Splitting Borrowers on a Credit Report in EPC Credit

To split borrowers on the credit report in EPC Credit, follow the steps below:
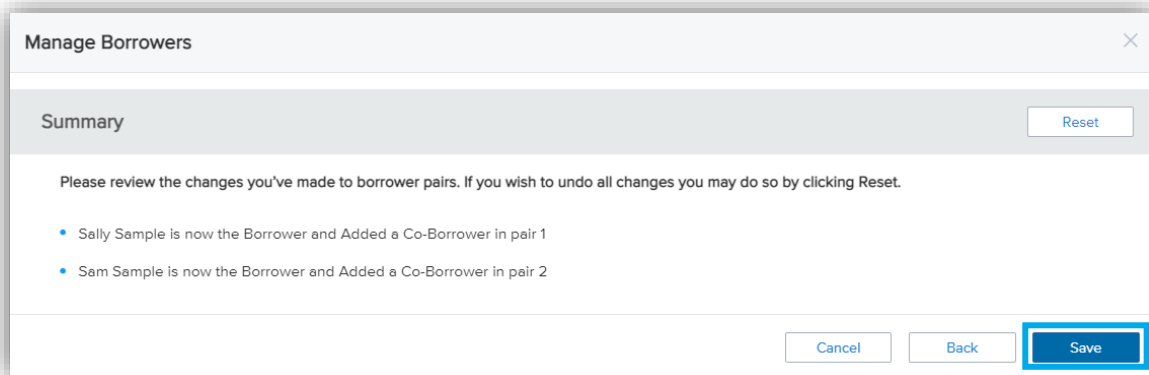
- From within the loan, click the **Borrowers Names** on top then select the pencil icon to edit
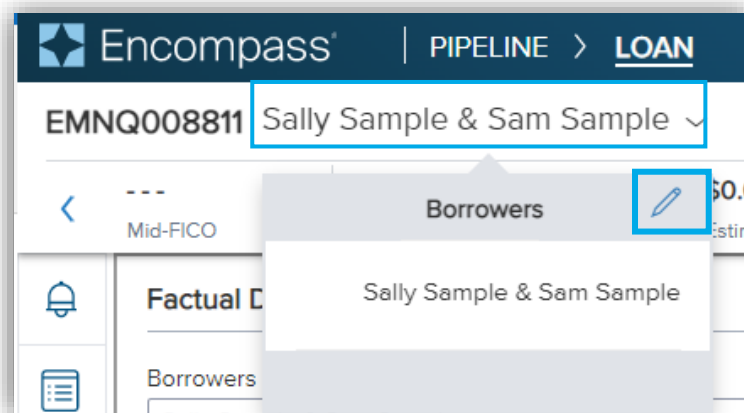
- This will populate the **Manage Borrowers** screen, where you will select **+ New Pair** above the **Co-Borrower** information
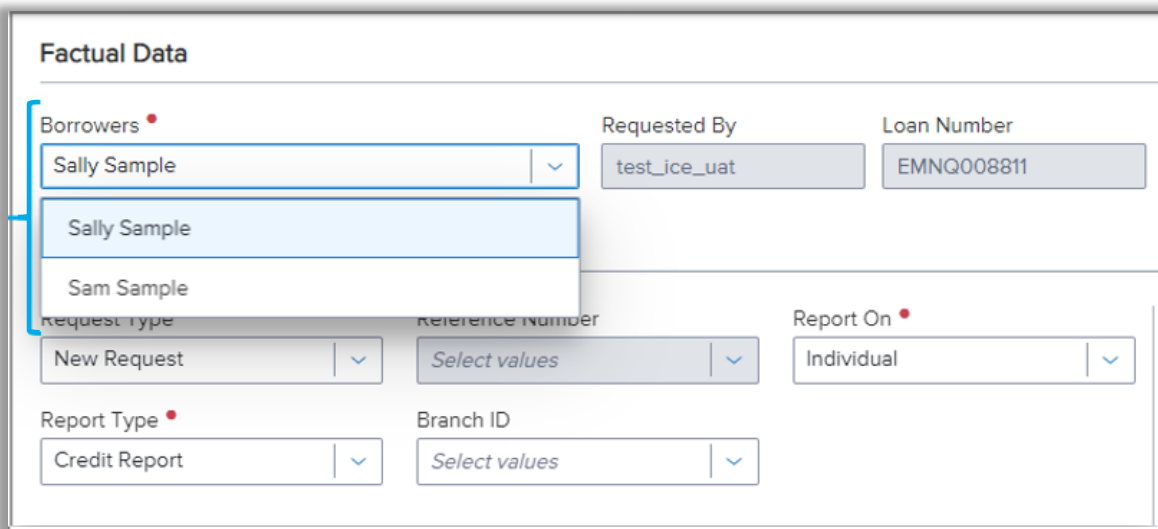- Click and Drag borrower into the borrower pair
- Select **Next**

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

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

- 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