

1. Start by logging into Xactus360 and opening the borrowers file from the home page.



2. On the left-hand side under Actions, click Copy/Merge/Unmerge.



Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order Xpress Update](#)
- [Order RescoreX](#)
- [Liens and Judgements](#)
- [Refresh Report](#)
- [Order Credit Analysis](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Add Red Flag Report](#)
- [Reassign Report Owner](#)
- [Cancel Report \(Allow Repull\)](#)
- [Upload Supporting Docs](#)
- [Convert to Mortgage Only](#)
- [Order New Credit ReportX](#)
- [Order New Mortgage Only](#)
- [Order New Pre-QualificationX](#)

Options:

- [Subscriber Directory](#)
- [View Authorization](#)
- [Letter Of Explanation](#)
- [Consumer Disclosure](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)

Borrower		Co-Borrower		
Borrower: Nickie Green SSN: 123-00-3333		Add Co-Borrower		
Address: 100 Terrace Ave West Haven, CT, 06516				
Email:		Phone:		
Scores				
	TransUnion	Experian	Equifax	
FICO:	730	[732]	734	
Credit Assure:	±18	±37		
Wayfinder™:	Order	Order	Too Old	
What-If™:	Order	Order	Too Old	
Lending Hand (i):	Order			
Summary				
Accounts:	33	Balance:	\$16,742	
Open Accounts:	25	Payment:	\$491	
Delinquent Accounts:	0	Past Due:	\$0	
Details				
Loan Number:		Status:	Completed	
Report ID:	48432052	Entered:	06-27-2023, 03:30:25 PM	
Report Type:	Credit ReportX	Completed:	06-27-2023, 03:30:31 PM	
Available Reports				
		Report Type	Date	Format
View	Download	Credit ReportX	06-27-2023, 03:31:57 PM	PDF
View	Download	Credit ReportX	06-27-2023, 03:30:31 PM	PDF

3. Toggle Merge and a section will drop down allowing you to input either the Report ID, SSN, or Last Name of the co-applicants report. Once entered, click Search.

Report Copy/Merge/Unmerge

Copy
Exact copy of existing report to new report ID

Unmerge
Copy of existing report for selected borrower(s) /bureaus to new report ID

Merge
Merge of existing individual reports for selected borrower(s) to new joint report ID

Report ID:

SSN:

Last Name:

4. If the correct file populated below, click Order.

Merge
Merge of existing individual reports for selected borrower(s) to new joint report ID

Merge reports 44557232 and 44557237 click 'Submit' to get new report ID.

Report ID	Name	SSN	Date
<input type="button" value="Order"/>	BROWN ALAN	123-00-4444	01-06-2023

5. If you wish to pay by credit card, please fill in this information as well. When all is complete, please click Submit.

Credit Card Information:

I authorize the use of the card below to pay for this order
 Don't pay for this order by credit card

First Name Last Name

Company

Address

City State Zip

Card Type

Card Number

Expiration Date

Save as default

←

6. Once processing is complete, the two files will be merged.

Applicant		Co-Applicant	
Applicant: Nickie Green	SSN: 123-00-3333	Applicant: Alan Brown	SSN: 123-00-4444
Address: 100 Terrace Av		Address: 800 Cleveland Av	
West Haven, CT, 06516		Browns, OH, 44070	
Email:	Phone:	Email:	Phone:

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.