

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 RescoreX](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Add Red Flag Report](#)
- [Reassign Report Owner](#)
- [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		<a href="#">Add Co-Borrower</a>	
Address: 100 Terrace AVE West Haven, CT, 06516					
Email:		Phone:			
Scores					
	TransUnion	Experian	Equifax		
FICO:	730	[ 732 ]	734		
Credit Assure:	+18	+37	+27		
Wayfinder™:	<a href="#">Order</a>	<a href="#">Order</a>	<a href="#">Order</a>		
What-If™:	<a href="#">Order</a>	<a href="#">Order</a>	<a href="#">Order</a>		
Summary					
Accounts: 33			Balance: \$16,742		
Open Accounts: 25			Payment: \$197		
Delinquent Accounts: 0			Past Due: \$0		
Details					
Loan Number: 2208000129			Status: Completed		
Report ID: 48988066			Entered: 07-18-2023, 10:27:37 AM		
Report Type: Credit ReportX			Completed: 07-18-2023, 10:30:52 AM		
Available Reports					
	Report Type	Date	Format		
<a href="#">View</a> <a href="#">Download</a>	Credit ReportX	07-18-2023, 10:30:52 AM	PDF		
<a href="#">View</a> <a href="#">Download</a>	Credit ReportX	07-18-2023, 10:27:39 AM	PDF		

12/21/2023

3. Toggle Unmerge/Repull and a section will drop down allowing you to check Repull next to each bureau needed. The selected bureaus will be repulled and a version of the existing report will be copied to a new report ID with the updates.

**Report Copy/Unmerge**

**Copy**  
Exact copy of existing report to new report ID

**Swap Borrower**  
Copy of existing report to new report ID swapping the Borrower & Co-Borrower positions

**Unmerge/Repull**  
Copy of existing report for selected borrower(s) /bureaus to new report ID  
Optional repull of bureau(s)

	TransUnion	Experian	Equifax
<b>Include Borrower</b> <input checked="" type="checkbox"/> (Nickie Green)	Included <input checked="" type="checkbox"/> Repull	Included <input checked="" type="checkbox"/> Repull	Included <input checked="" type="checkbox"/> Repull
<b>Include Co-Borrower</b> <input checked="" type="checkbox"/> (Robert White)	Included	Included	Included

*\*Use of this feature will incur copy fees. All bureau re-pulls will incur additional inquiries & bureau fees\**

Submit

4. 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  
Visa

Card Number

Expiration Date  
August (08)  2022

Save as default  
NO

←

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