

How to Swap Borrowers on a Credit Report Within Xactus360

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.

Log Out

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		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	+27
Wayfinder™:	Order	Order	Order
What-If™:	Order	Order	Order
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
View Download	Credit ReportX	07-18-2023, 10:30:52 AM	PDF
View Download	Credit ReportX	07-18-2023, 10:27:39 AM	PDF

11/07/2023

3. Toggle Swap Borrower and a new report ID will be produced. If you wish to pay by credit card, please fill in this information as well. When all is complete, please click Submit.

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

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

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
October (10) 2022

Save as default
NO

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