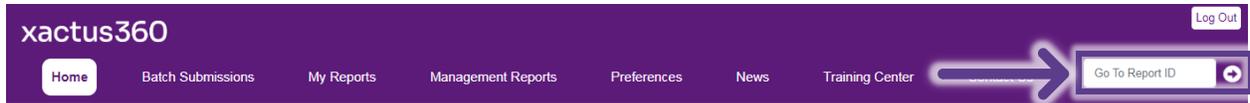


1. Start by logging into Xactus360 and opening the borrowers file from the home page.



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		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
View	Download	Credit ReportX	07-18-2023, 10:27:39 AM

- Toggle Unmerge and a section will drop down allowing you to uncheck the borrower and/or bureaus to remove. Click Submit and a copy of the existing report for the selected borrowers/bureaus will be copied to a new report ID. To view the unmerged report without creating a new report ID, click View Only.

Report Copy/Merge/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 <input type="checkbox"/>	Experian <input checked="" type="checkbox"/>	Equifax <input checked="" type="checkbox"/>
Include Borrower <input checked="" type="checkbox"/> (Nickie Green)	Not Included <input type="checkbox"/> Repull	Included <input type="checkbox"/> Repull	Included <input type="checkbox"/> Repull
Include Co-Borrower <input type="checkbox"/> (Alan Brown)	Not Included	Not Included	Not Included <input type="checkbox"/> Repull

Submit will incur additional charges. All bureau re-pulls will incur additional inquiries & bureau fees

*View only will not incur additional charges and cannot be reissued / saved *

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