

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.

 Credit ReportX

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**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

3. Toggle Copy to copy the existing report for the selected borrowers/bureaus to a new report ID. When all is complete, please click Submit.

The screenshot shows a form titled "Report Copy/Merge/Unmerge" with a purple header. It contains three radio button options: "Copy" (selected), "Unmerge", and "Merge". Below the options is a "Submit" button. A red warning message is displayed below the button. Two purple arrows point to the "Copy" option and the "Submit" button.

**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

**Submit**

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

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