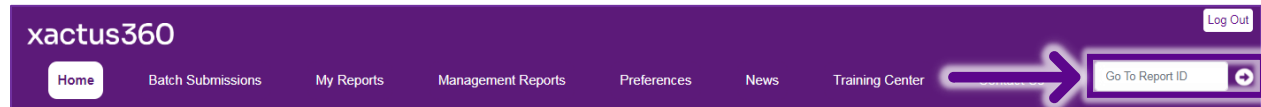



1. Start by logging into Xactus360 and opening the borrowers file from the home page.



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



Actions:

- Copy/Merge/Unmerge**
- Order SupplementX
- Order RescoreX
- Lexis Nexis Liens & Judgments
- Refresh Report
- Compare Reports
- Submit Service Request
- Download Loan Data/1003
- Reassign Report Owner
- Cancel Report (Allow Repull)
- Upload Supporting Docs
- Convert to Mortgage Only
- Trigger Product Bundle

Borrower

Borrower: Nickie Green SSN: 123-00-3333

Address: 100 Terrace Av

West Haven, CT, 06516

Email: Phone:

Co-Borrower



Borrower: Alan Brown SSN: 123-00-4444

Address: 800 Cleveland Av

Browns, OH, 44070

Email: Phone:

Scores

	TransUnion	Experian	Equifax		TransUnion	Experian	Equifax
FICO:	730	[732]	734	FICO:	723	742	732
Credit Assure:				Credit Assure:			
Xcel ScoreX 	Order			Xcel ScoreX 	Order		

Summary

Accounts: 48	Balance: \$167,152
Open Accounts: 33	Payment: \$2,544
Delinquent Accounts: 0	Past Due: \$0

Details

Loan Number:	Save	Status: Completed
Report ID: 74496099	Entered: 04-28-2025, 11:01:46 AM	
Report Type: Credit ReportX	Completed: 04-28-2025, 11:01:51 AM	
Operator: Diana Agee	Account: XACTUS TEST ACCOUNT (DF1234DG)	

Available Reports

	Report Type	Date	Format
View Download	Credit ReportX	04-28-2025, 11:01:51 AM	PDF

3. Toggle Unmerge and a section will drop down allowing you to split the report, unmerge bureaus or repull bureaus. Check or uncheck a bureau to repull bureaus/borrower. To split the report into individual reports, keep both borrowers checked and click Submit. To view each unmerged report without creating a new report ID, check the box on the borrower you want to view then 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)

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

Submit

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

View Only

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

4. This will split the report producing 2 new report ID's.

Report Copy/Merge/Unmerge

Nickie Green Report ID 74501460

Alan Brown Report ID 74501463

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