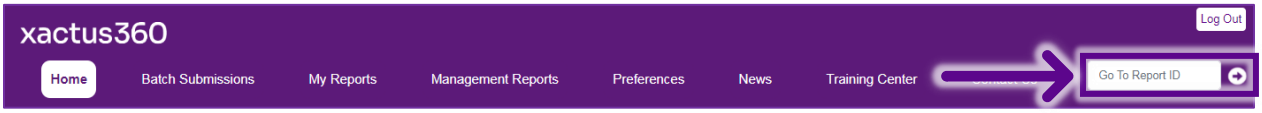
xactus

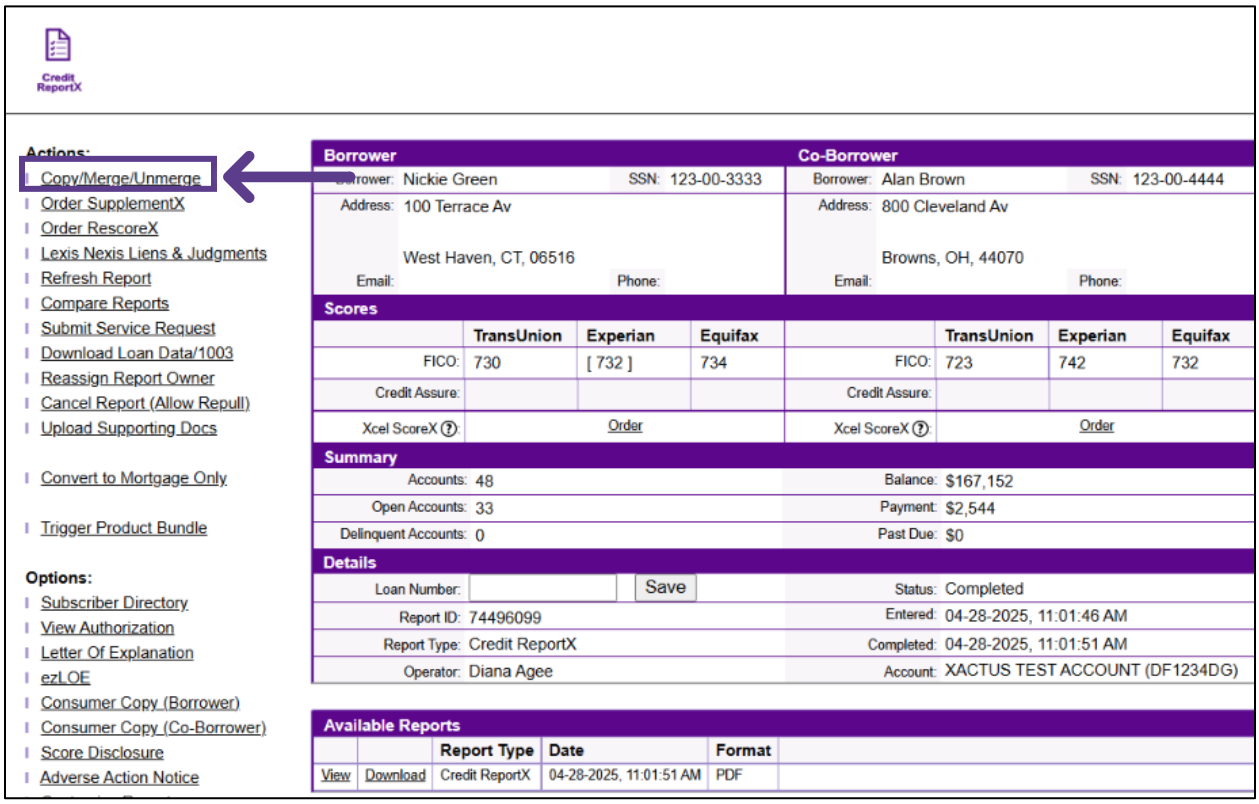
Advancing the Modern Mortgage

How to Unmerge a Credit Report Within Xactus360

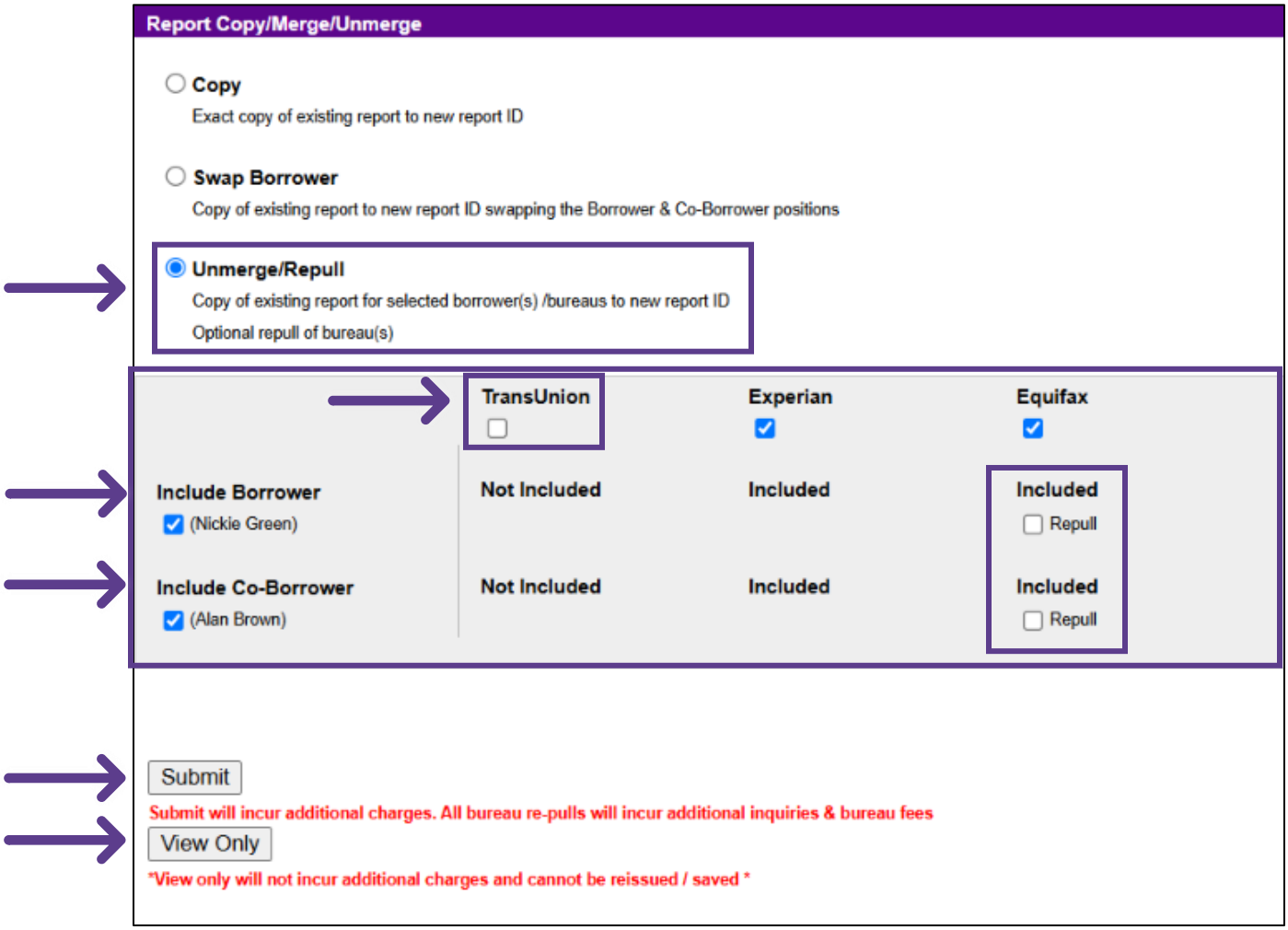
1. Start by logging into Xactus360 and opening the borrowers file from the home page.



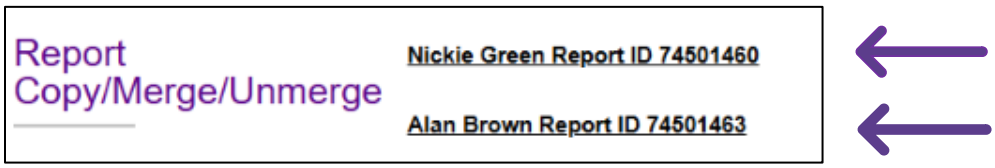
2. On the left-hand side under Actions, click Copy/Merge/Unmerge.



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.



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



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