1. Start by logging into Xactus360 and opening the borrower's file from the home page.

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

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.

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

07/09/2025