

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.

**Actions:**

- [Copy/Merge/Unmerge](#)
- [Add Repositories](#)
- [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](#)

**Options:**

- [Subscriber Directory](#)
- [View Authorization](#)

| Borrower   |                       | Co-Borrower                             |                   |
|--|-----------------------|---|-------------------|
| Borrower: Nickie Green SSN: 123-00-3333          |                       | <a href="#">Add Co-Borrower</a>         |                   |
| Address: 100 Terrace Av<br>West Haven, CT, 06516 |                       |   |                   |
| Email:   |                       | Phone:                                  |                   |
| Scores   |                       |   |                   |
|  | TransUnion            | Experian                                | Equifax           |
| FICO:  |                       |   | [ 734 ]           |
| FICO® Score Mortgage Simulator:                  |                       | <a href="#">Order</a>                   |                   |
| Xcel ScoreX (?)                                  | <a href="#">Order</a> |   |                   |
| Summary  |                       |   |                   |
| Accounts: 25                                     |                       | Balance: \$15,893                       |                   |
| Open Accounts: 22                                |                       | Payment: \$197                          |                   |
| Delinquent Accounts: 0                           |                       | Past Due: \$0                           |                   |
| Details  |                       |   |                   |
| Loan Number:                                     |                       | <a href="#">Save</a>                    | Status: Completed |
| Report ID: 77699622                              |                       | Entered: 07-07-2025, 12:46:13 PM        |                   |
| Report Type: Credit Report X                     |                       | Completed: 07-07-2025, 12:46:17 PM      |                   |
| Operator: Diana Agee                             |                       | Account: XACTUS TEST ACCOUNT (DF1234DG) |                   |

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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 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