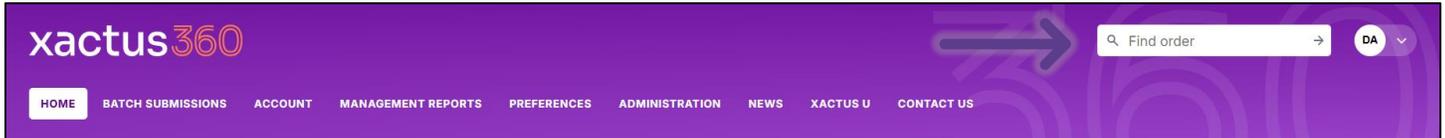


1. Start by logging into Xactus360 and from the home page, click Order Credit Report.



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](#)

Options:

- [Subscriber Directory](#)
- [View Authorization](#)
- [Letter Of Explanation](#)
- [ezLOE](#)
- [Consumer Copy](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)

Borrower		Co-Borrower	
Borrower: Nickie Green		SSN: 123-00-3333	
Address: 100 Terrace Av West Haven, CT, 06516			
Email:		Phone:	
Scores			
	TransUnion	Experian	Equifax
FICO:	730	[732]	734
FICO® Score Mortgage Simulator:		Order	
Xcel ScoreX ?	Order		
Summary			
Accounts:	33	Balance:	\$16,742
Open Accounts:	25	Payment:	\$197
Delinquent Accounts:	0	Past Due:	\$0
Details			
Loan Number:		Save	Status: Completed
Report ID:	77100217	Entered:	06-23-2025, 12:38:52 PM
Report Type:	Credit Report X	Completed:	06-23-2025, 12:38:56 PM
Operator:	Diana	Account:	XACTUS TEST ACCOUNT (DF1234DG)
Available Reports			
	Report Type	Date	Format
View	Download	Credit Report X	06-23-2025, 12:38:56 PM
			PDF

3. Toggle Merge and a section will drop down, allowing you to input either the Report ID, SSN, or Last Name of the co-borrower's report. Once entered, click Search.

Report Copy/Merge/Unmerge

Copy
Exact copy of existing report to new report ID

Unmerge/Repull
Copy of existing report for selected borrower(s) /bureaus to new report ID
Optional repull of bureau(s)

Merge
Merge of existing individual reports for selected borrower(s) to new joint report ID

Report ID:

SSN:

Last Name:

4. If the correct file populates below, click Select. Once you click Select you will see it is processing at the top left.

Processing, please wait...

Report Copy/Merge/Unmerge

Copy
Exact copy of existing report to new report ID

Unmerge/Repull
Copy of existing report for selected borrower(s) /bureaus to new report ID
Optional repull of bureau(s)

Merge
Merge of existing individual reports for selected borrower(s) to new joint report ID

Merge reports 77100217 and 76843130 click 'Submit' to get new report ID.

Report ID	Name	SSN	Date
<input type="button" value="Select"/>	BROWN ALAN	123-00-4444	06-17-2025

5. If you wish to pay by credit card, please fill in this information as well. When all is complete, click Submit.

Credit Card Information:

I authorize the use of the card below to pay for this order
 Don't pay for this order by credit card

First Name Last Name

Company

Address

City State Zip

Card Type
Visa

Card Number

Expiration Date
August (08) 2022

Save as default
NO ←

6. Once the processing is complete, the two files will be merged.

Borrower		Co-Borrower	
Borrower: Nickie Green	SSN: 123-00-3333	Borrower: Alan Brown	SSN: 123-00-4444
Address: 100 Terrace Av		Address: 800 Cleveland Av	
West Haven, CT, 06516		North Olmsted, OH, 44070	
Email:	Phone:	Email:	Phone:

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

06/24/2025