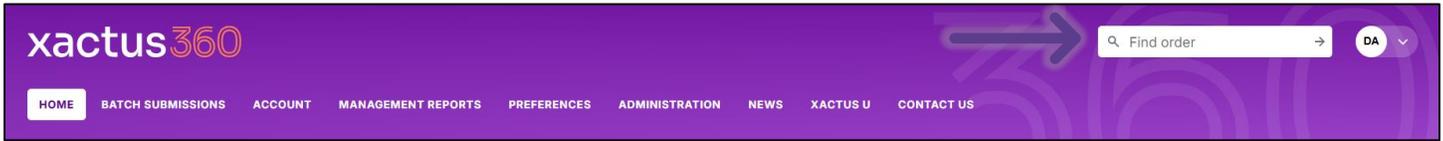


1. Start by logging into Xactus360 and opening the borrower's file from the home page.



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



Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order RescoreX](#)
- [Lexis Nexis Liens & Judgments](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Experian Precise ID](#)
- [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: Alan Brown		SSN: 123-00-4444		Borrower: Nancy Blue		SSN: 123-00-6666	
Address: 800 Cleveland Av Browns, OH, 44070				Address: 200 Cider Brook Dr Appletown, CT, 06477			
Email:		Phone:		Email:		Phone:	
Scores							
	TransUnion	Experian	Equifax		TransUnion	Experian	Equifax
FICO:	723	742	[732]	FICO:	744	773	733
FICO® Score Mortgage Simulator: Order				FICO® Score Mortgage Simulator: Order			
Xcel ScoreX (?)		Order		Xcel ScoreX (?)		Order	
Summary							
Accounts: 33				Balance: \$365,658			
Open Accounts: 16				Payment: \$4,184			
Delinquent Accounts: 0				Past Due: \$0			
Details							
Loan Number:		<input type="text"/>		Status: Completed			
Report ID: 78203550				Entered: 07-17-2025, 12:02:15 PM			
Report Type: Credit Report X				Completed: 07-17-2025, 12:02:20 PM			
Operator: Dian				Account: XACTUS TEST ACCOUNT			

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

Report Copy/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
Copy of existing report for selected borrower(s) /bureaus to new report ID

Use of this feature will incur copy fees. All bureau re-pulls will incur additional inquiries & bureau fees

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
October (10) 2022

Save as default
NO

Submit ←

4. The updated credit report will automatically populate with a new Report ID.

		370 Reed Rd., Suite 100 Broomall, PA 19008 800-243-0120 Fax: 800-942-9451				Credit Report X	
XACTUS TEST ACCOUNT 370 Reed Road Suite 100 Broomall, PA 19008		Client Code: DF1234DG Requested By: Diana Agee Loan Number:	Ordered: 07/17/2025 Released: 07/17/2025 Reissued:	Report ID: 78203753 Repositories: TUC/EXP/EQX Price: \$2.00	Order Verifications		
Borrower			Co-Borrower				
Name Nancy Blue		Social Security Number 123-00-6666	Name Alan Brown		Social Security Number 123-00-4444		
Current Address 200 Cider Brook Dr Appletown, CT 06477			Current Address 800 Cleveland Av Browns, OH 44070				
TransUnion	Experian	Equifax	TransUnion	Experian	Equifax		
FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5	FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5		
744	773	733	723	742	[732]		

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

07/07/2025