Universal Credit Services
How To Unmerge a Report

View Unmerged Report

Unmerging has the advantage to view a report based only on one borrower or your choice of bureau(s). Using this feature will only create a temporary credit report with the selected data for viewing; the credit file itself is not modified.

To view an unmerged report, simply check the boxes to indicate what borrower or bureau(s) you'd like to include in the report, then indicate by radio button the format you wish to view the report in (**Web** or **PDF**), then click the **View** button. Clicking the **Additional Options** link will provide more customizations that can be applied to the unmerged report.

The fee for viewing an unmerged report is applied only once per file. This means you may view the unmerged report as many times and using as many different configurations as you like and you will only be charged for the initial use.

Permanently Unmerge Report

Permanently unmerging a credit file is done via the same method needed to view an unmerge report, but requires just a few more steps. To permanently unmerge a file, follow the same steps in the previous section to temporarily unmerge a file. However, prior to viewing the credit report, ensure that the **Web** radio button is selected--permanently unmerging a file cannot be done if viewing in **PDF** format. When the unmerged report is displayed, click the **Create Unmerged Copy** button at the top of the page.
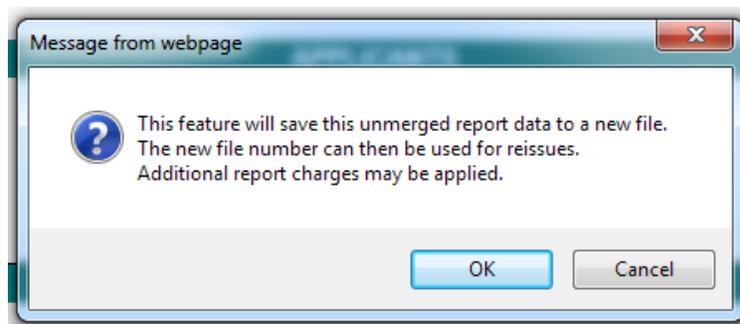
After clicking the **Create Unmerged Copy** button, a confirmation window appears. Note the message about the possible additional charge. Permanently unmerging a credit report generates its own separate charge, outside of the normal charge to view the unmerged report. This separate charge will appear on the new file. Click **OK** to proceed.

After the unmerged file is created, you will have the option of viewing the new file or returning to the original one.