

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.

VIEW REPORT	
•	PREQ (PDF )
•	Prequal Analyzer
<input type="text" value="-- Other Reports --"/>	
ADD-ON PRODUCTS	
•	Wayfinder
•	What-If Simulator
•	Comparison Report
•	Request Supplement
•	Request RMCR
•	Undisclosed Debt Notifications
•	Liens and Judgments Report (Borrower)
•	Liens and Judgments Report (Co-Borrower)
UNMERGE REPORT	
<input checked="" type="checkbox"/>	BORROWER
<input checked="" type="checkbox"/>	CO-BORROWER
<input checked="" type="checkbox"/>	EXPERIAN
<input checked="" type="checkbox"/>	TRANSUNION
<input checked="" type="checkbox"/>	EQUIFAX
<input checked="" type="radio"/> Web <input type="radio"/> PDF <input type="button" value="View"/>	
SETTLEMENT SERVICES	
•	Order AVM
•	Order Flood
•	Order ...

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.

[View Invoice](#) [Close](#)

FILE #: 181049 **REF #:**

APPLICANT: MARISOL TESTCASE - *****0009 **XP: 493 TU: 531 EF: 486**

CO-BOR: JOHN TESTCASE - *****0003 **XP: 654 TU: 667 EF: 622**

ADDR: 123 MAIN ST, SANTA ANA, CA 92701

PREV:

VIEW REPORT

- [WEB / PDF /](#)
- [FNMA Merged Report](#)
- [Prequal Analyzer](#)

-- Other Reports --

Requests History

Type	Processor	Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***					

Documents

Description	Date
*** NO RECORDS FOUND ***	

[Upload Borrower Authorization](#)

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
IRFNMA	ALL	12/29/15 10:31 AM	YES	N/A	
EXPERIAN	B	12/29/15 10:06 AM	YES	DAVID 505	
EXPERIAN	C	12/29/15 10:06 AM	YES	DAVID 505	
TRANSUNION	B	12/29/15 10:06 AM	YES	DAVID 505	
TRANSUNION	C	12/29/15 10:06 AM	YES	DAVID 505	
EQUIFAX	C	12/29/15 10:06 AM	YES	DAVID 505	
EQUIFAX	B	12/29/15 10:06 AM	YES	DAVID 505	

Re-pull As New File
Order Refresh Report

Charges

Date	Description	Credit	Charge
12/29/2015	SWAP APPLICANTS	\$0.00	\$5.00
12/29/2015	UNMERGE FEE	\$0.00	\$1.23

ADD-ON PRODUCTS

- [Credit Analyzer](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request RAPID RESCORE](#)
- [Request RMCR](#)
- [Request VOE](#)
- [Add Bureaus/Spouse](#)
- [Undisclosed Debt Notifications](#)

UNMERGE REPORT

- BORROWER
- CO-BORROWER
- EXPERIAN
- TRANSUNION
- EQUIFAX

[Additional Options](#)

Web
 PDF

ADDITIONAL PRODUCTS

- [Automated Valuation](#)
- [Flood Determination](#)

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.

Print Create Unmerged Copy Close

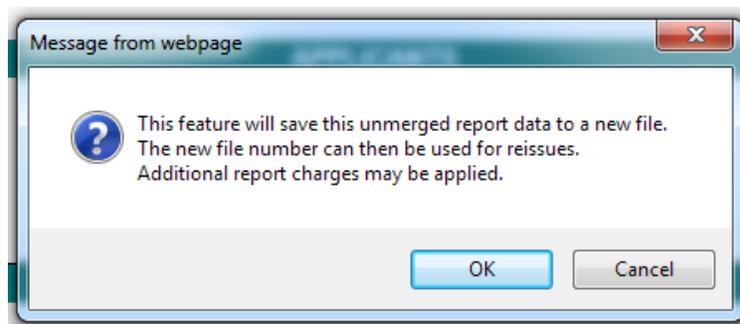
Online Credit Reporting System

CREDIT REPORT
Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
Public Records Found For: Applicant Spouse

1600 SUNFLOWER AVE, COSTA MESA, CA 92626
www.meridianlink.com

INFILE REPORT						
FILE #	181049	FNMA #	DATE COMPLETED	12/29/2015	RQD' BY	DAVID 505
SEND TO	ABC Mortgages Inc. dba ABC Mortgages LLC		DATE ORDERED	12/29/2015		
	CUST. # W2K		REPOSITORIES	XP/TU/EF	PRPD' BY	
	1600 SUNFLOWER AVE STE 100		PRICE	\$6.23	LOAN TYPE	
	COSTA MESA, CA 92626		REF. #			
PROPERTY ADDRESS						
APPLICANTS						
APPLICANT	TESTCASE, MARISOL		CO-APPLICANT			
SOC SEC #	000-00-0009	DOB	SOC SEC #	DOB		
MARITAL STATUS			DEPENDENTS			
CURRENT ADDRESS	123 MAIN ST, SANTA ANA, CA 92701		LENGTH			
PREVIOUS ADDRESS			LENGTH			
SCORE MODELS						

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.

Unmerged data saved as file #181070	
Open New File	Return

