

HOW-TO GUIDE



# How to Unmerge a Credit Report

# How to Unmerge a Credit Report

**Step One:** Under the **Unmerge Report** box, uncheck the borrower you wish to remove from the report and then click **View**. You can also use this same feature to remove a bureau that was previously requested.

| Bureau     | For | Date             | OK  | Ordered By | Error Message |
|------------|-----|------------------|-----|------------|---------------|
| EQUIFAX    | B   | 11/2/20 12:15 PM | YES | JOE SMITH  |               |
| EQUIFAX    | C   | 11/2/20 12:15 PM | YES | JOE SMITH  |               |
| EXPERIAN   | C   | 11/2/20 12:15 PM | YES | JOE SMITH  |               |
| EXPERIAN   | B   | 11/2/20 12:15 PM | YES | JOE SMITH  |               |
| TRANSUNION | B   | 11/2/20 12:15 PM | YES | JOE SMITH  |               |
| TRANSUNION | C   | 11/2/20 12:15 PM | YES | JOE SMITH  |               |

| Date      | Description | Credit       | Charge         |
|-----------|-------------|--------------|----------------|
| 11/2/2020 | 3BURJ       | \$0.00       | \$25.00        |
|           |             | <b>Tax</b>   | <b>\$0.00</b>  |
|           |             | <b>Total</b> | <b>\$25.00</b> |

**Step Two:** An unmerged report will display. There are fees that may apply, and you can view the charges from the credit file screen. This step is temporary, and to permanently unmerge the report for reissuing, click **Create Unmerged Copy** at the top of the screen.

Share Create Unmerged Copy Close

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**Step Two:** A warning will appear that the unmerged data will now be saved to a new file with a new file number. Click **Ok** to continue and a new box will appear with the new file number. Select **Open New File** to view the report. Your screen will return the main credit file, and from there you can permanently unmerge the report.

Unmerged data saved as file #3992120

Open New File Return

