## How to Unmerge a Credit Report

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.

Potential Equifax score change of +5 points with Wayfinder							VIEW REPORT
					and the second		• WEB / PDF / 🖨
					view inv	oice <u>Close</u>	Prequal Analyzer
							Other Reports 🗸
FILE #: 3991	1160		REF #: TESTING FAMM EMAIL				
APPLICANT: DAVID TESTCASE - *****0002			XP: 668 TU: 658 EF: 660			EF: 660	ADD-ON PRODUCTS
				+4	+	+5	• Wayfinder
CO-BOR: C	ARY X TE	STCASE - *****0018		XP: 666	TU:	EF: 654	What-If Simulator
	14000		0.05400	+3		+	Comparison Report
ADDR: 4.	S JACOB	SUN AVE 21, ANTHILL, M	0 65488				Request Supplement
KLV.							<u>Request REPOSITORY UPDATE</u>
							Request RMCR
Requests Hi	story					10.00	Kequest VOE Add Burgaus/Spouse 2
Type Proce	ssor	Latest Message	Or	dered Re	solved	Status	• <u>Add bureaus/ spouse</u>
		*** NO RECO	RDS FOUI	ND ***			UNMERGE REPOR.
Documents							
Description				Date			
		*** NO RECO	RDS FOU	ND ***			
Upload Borro	wer Au	<u>thorization</u>					Z EXPERIAN
Submission	Result	ts.					TRANSUNION
Bureau	For	Date	ОК	Ordered By	Error Me	essage	EQUIFAX
EQUIFAX	В	11/2/20 12:15 PM	YES	JOE SMITH			Additional Options
EQUIFAX	С	11/2/20 12:15 PM	YES	JOE SMITH			
EXPERIAN	C	11/2/20 12:15 PM	YES	JOE SMITH			Web OPDF View
EXPERIAN	В	11/2/20 12:15 PM	YES	JOE SMITH			
TRANSUNION	В	11/2/20 12:15 PM	YES	JOE SMITH			ADDITIONAL PRODUCTS
TRANSUNION	C	11/2/20 12:15 PM	YES	JOE SMITH			Automated Valuation
				Ord	er Refrech	Report 0	Packaged Report
				_ JIU			ID Verification
Charges							Tax Return Verification
Date		Description		Credit Charge		2	<u>vernication or Deposit/Assets</u>
11/2/2020		3BURJ		\$	0.00	\$25.00	
and the second se				1	Tax	\$0.00	

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, then click **'Create Unmerged Copy'** at the top of the screen.



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.

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