

HOW TO Unmerge a Credit Report

Once you log into Advantage Credit's Secure site:

From the Credit File

1. Click on File# to view an existing Joint Credit Report
2. Right side menu, **UNMERGE REPORT**
3. Un-check the borrower that you do not want
4. Click View (web version)
5. The credit report will appear, click on **Create Unmerged Copy** button in the top right corner of the report
6. You will receive the following notification – *“This feature will save this unmerged report data to a new file. The new file number can be used for reissues. Additional Report charges may be applied”*
7. Click on “OK”

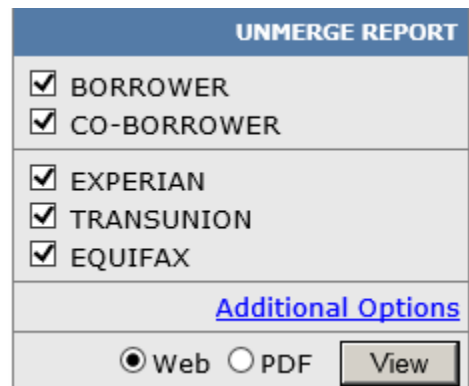
Two Reports are available:

- The original joint file
- An individual credit report

Both files are re-issuable to an automated underwriting system

Call Advantage Credit Inc Client Care for additional file services to avoid new file orders

- Merging two files into one report
- Switch applicant's position within credit file



The screenshot shows a form titled "UNMERGE REPORT". It contains several checkboxes, all of which are checked: "BORROWER", "CO-BORROWER", "EXPERIAN", "TRANSUNION", and "EQUIFAX". Below these checkboxes is a link for "Additional Options". At the bottom of the form, there are two radio buttons: "Web" (which is selected) and "PDF". To the right of the radio buttons is a "View" button.

Thank you! We appreciate your business