



### Temporary Unmerge Report

1. The unmerge report feature is accessible on the right side of the credit file screen as seen in **Figure 1**.

The screenshot shows a credit file screen with various sections. On the right sidebar, the 'UNMERGE REPORT' section is highlighted with a red box. It contains the following options:

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

Below these options are 'Additional Options' and radio buttons for 'Web', 'PDF', and a 'View' button.

**Figure 1: Unmerge Feature on Credit File Screen**

2. To unmerge a report temporarily, select a borrower and/or bureau and click the "View" button. The system will generate an unmerged version of the credit report.
3. When a borrower is unmerged, the system will apply the unmerge fee as shown in **Figure 2**.

The screenshot shows the 'Charges' section of the credit file screen. A table lists charges with a red box highlighting the 'UNMERGE FEE' row.

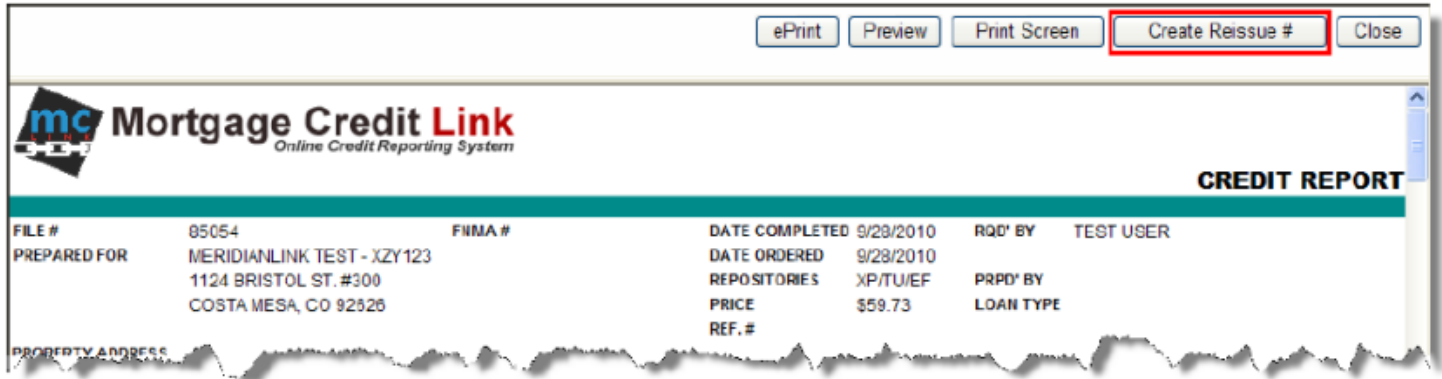
Date	Description	Credit	Charge
9/28/2010	3BURJ	\$0.00	\$55.00
9/28/2010	UNMERGE FEE	\$0.00	\$2.00
	Tax		\$4.90
	<b>Total</b>		<b>\$61.90</b>

Below the table is a 'Make Credit Card Payment' button.

**Figure 2: Unmerge Fee in Charges section of Credit File screen**

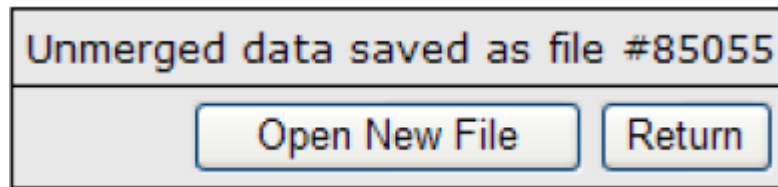
**Permanent Unmerge Report**

1. If the Permanent Unmerge feature is enabled, a "Create Reissue #" button will be available upon viewing the unmerge credit report as shown in **Figure 3**.  
 (Note: Follow steps 1-2 in "Temporary Unmerge Report" section to view the unmerged report.)



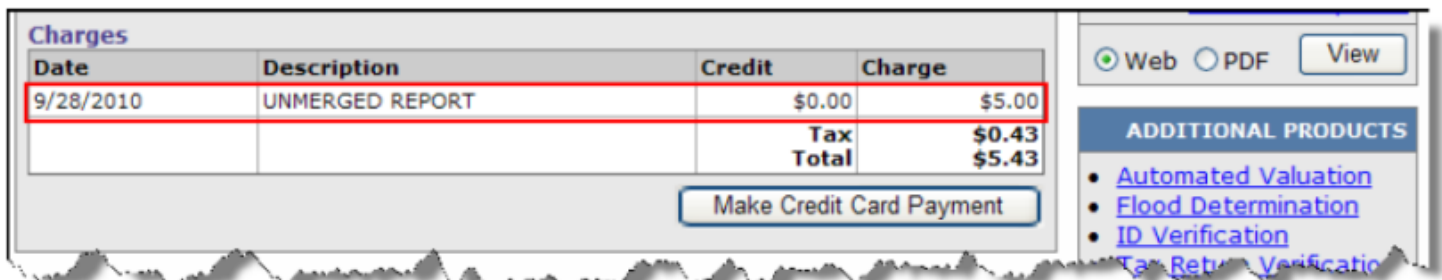
**Figure 3: Button to create Permanent Unmerge Report**

2. Clicking the "Create Reissue #" button will generate a new credit file with the unmerged information.
3. Click the "Open New File" button in **Figure 4** to view the new unmerged credit file.



**Figure 4: New credit file created for permanent unmerged report**

4. The charge for the permanent unmerged report will be shown as UNMERGED REPORT on the new credit file.  
 (Caution: If the unmerged report is upgraded, the system will charge for the full report price of the upgraded report.)



**Figure 5: Permanent unmerge fee on Charges section of Credit File screen**