

# How to Split a Credit Report

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**CIC CREDIT** File # ▼

[Main](#) ▶ [Credit File](#)

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**Potential Experian score change of +32 points with [Wayfinder](#)**

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

**FILE #:** 5423429 **REF #:** TEST FILE

**APPLICANT:** JOHN HOMEOWNER - \*\*\*\*\*5000 XP: 785 TU: 779 EF: 760  
+1 +1 +1

**CO-BOR:** MARY HOMEOWNER - \*\*\*\*\*2000 XP: 771 TU: 768 EF: 783  
+32 +7 +15

**ADDR:** 175 13TH ST, WASHINGTON, DC 20013

**PREV:**

**Requests History**

Type	Processor	Account	Latest 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
EQUIFAX	B	2/10/22 1:41 PM	YES	ANGIE GREENE	
EQUIFAX	C	2/10/22 1:41 PM	YES	ANGIE GREENE	
TRANSUNION	C	2/10/22 1:41 PM	YES	ANGIE GREENE	
TRANSUNION	B	2/10/22 1:41 PM	YES	ANGIE GREENE	
EXPERIAN	B	2/10/22 1:41 PM	YES	ANGIE GREENE	
EXPERIAN	C	2/10/22 1:41 PM	YES	ANGIE GREENE	

[Order Refresh Report](#) ?

**Charges**

Date	Description	Credit	Charge
2/10/2022	3BURJ	\$0.00	\$0.00
	<b>Tax</b>		<b>\$0.00</b>
	<b>Total</b>		<b>\$0.00</b>

[Make Credit Card Payment](#)

**VIEW REPORT**

- [WEB / PDF /](#)
- [Prequal Analyzer](#)

-- Other Reports -- ▼

**ADD-ON PRODUCTS**

- [Wayfinder](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request RAPID RESCORE](#)
- [Request RMCR](#)
- [Add Bureaus/Spouse](#) ?

**UNMERGE REPORT**

☒ BORROWER  
☒ CO-BORROWER

☒ EXPERIAN  
☒ TRANSUNION  
☒ EQUIFAX

**UNMERGE REPORT**

☒ BORROWER  
☐ CO-BORROWER

☒ EXPERIAN  
☒ TRANSUNION  
☒ EQUIFAX

[Additional Options](#)

☒ Web ☐ PDF [View](#)

**ADDITIONAL PRODUCTS**

- [Automated Valuation](#)
- [Packaged Report](#)
- [ID Verification](#)
- [Verification of Deposit/Assets](#)

Contact CIC Credit: call (615) 386-2282 or fax (615) 369-8617

1. In the “Unmerge Report” section of the borrower’s credit file, uncheck the borrower you would like to take off of the report. Proceed to view the web version of the report.



## Potential Score Improvement

File#: 5423429  
Date: 2/10/2022  
Company: NACM SLC CS BUNDLE ACCT

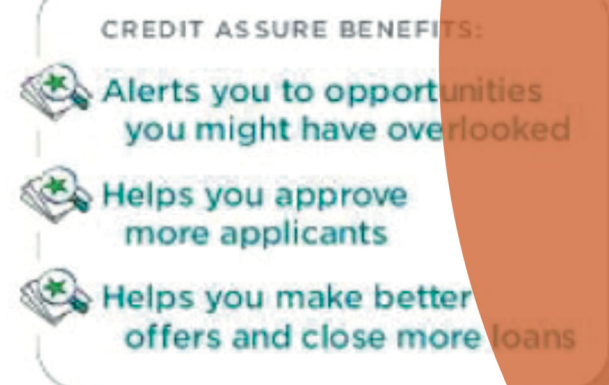


Applicant: JOHN HOMEOWNER

	Experian	TransUnion	Equifax
Bureau Scores	785	779	760
Potential Score Improvement	0 <small>more</small>	0 <small>more</small>	0 <small>more</small>

## Credit Assure™

Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.



Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. (“CXI”) and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

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2. In the web version of the report-viewing window, click on the “create unmerged copy” button to assign a new file number to the individual report.