How to Split a Credit Report

CIC.MERIDIANLINK.COM

CIC CREDIT File #

Main ▸ **Credit File**

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**
+ ↑ + ↑ + ↑

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
		Tax	**$0.00**
		Total	**$0.00**

Make Credit Card Payment

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

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

- Automated Valuati
- Packaged Report
- ID Verification
- Verification of Dep

UNMERGE REPORT

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

Additional Option

Web PDF View

ADDITIONAL PRODUCTS

- Automated Valuation
- Packaged Report
- ID Verification
- Verification of Deposit/Assets

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.

Share Create Unmerged Copy Close

CIC CREDIT

Potential Score Improvement

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

SCANNED BY CREDIT ASSURE™ A SERVICE OF CREDITXPERT INC.

Applicant: JOHN HOMEOWNER

	Experian	TransUnion	Equifax
Bureau Scores	785	779	760
Potential Score Improvement	**0** more	**0** more	**0** more

Credit Assure ™

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

CREDIT ASSURE BENEFITS:

- Alerts you to opportunities you might have overlooked
- Helps you approve more applicants
- Helps you make better offers and close more loans

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(R) 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.