



“How to Separate Borrowers”

If a credit report has two borrowers that need to be separated the process can be done through the United One Resources web site. **This processes will create a new File number that can be used to run DU/LP.**

Log into United One at <https://unitedonerresources.meridianlink.com/custom/login.aspx>

Locate the borrowers file by searching by either last name, SSI or File Number.

On the View Report Screen go to the **Unmerge Report** Section. Un-check the borrower that is coming OFF of the report. The borrower with a check should be the borrower that a new File Number is being created for. Web will be selected then click View.

VIEW REPORT

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- [Comparison Report](#)
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UNMERGE REPORT

BORROWER
 CO-BORROWER

EXPERIAN
 TRANSUNION
 EQUIFAX

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VIEW REPORT

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FILE #: **1089479** REF #: 2100094162
APPLICANT: XP: 725 TU: 742 EF: 708
CO-BOR: XP: 725 TU: 724 EF: 705
ADDR:
PREV:
▼

Requests History

Type	Processor	Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***					

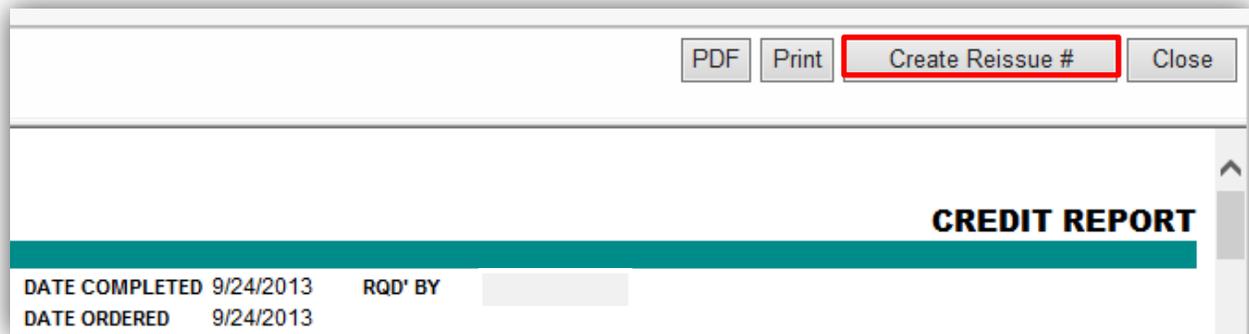
Documents

Description	Date
*** NO RECORDS FOUND ***	

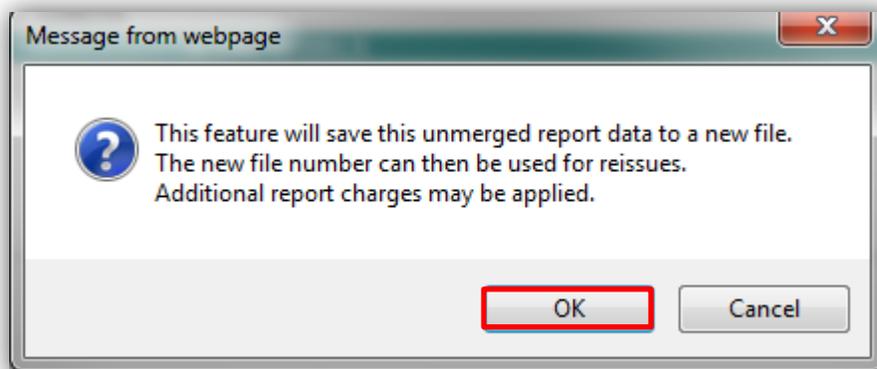
Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	C	9/24/13 11:12 AM	YES		
EQUIFAX	C	9/24/13 11:12 AM	YES		
EXPERIAN	C	9/24/13 11:12 AM	YES		
EXPERIAN	B	9/24/13 11:10 AM	YES		
TRANSUNION	B	9/24/13 11:10 AM	YES		
EQUIFAX	B	9/24/13 11:10 AM	YES		

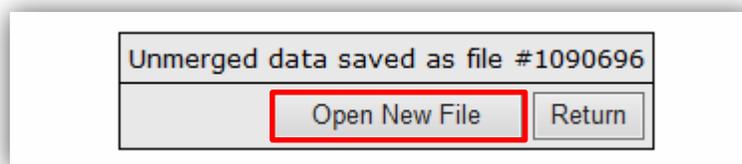
A new credit report will open for the borrower selected. IF you only want to **VIEW** the un-merged credit report it can be viewed from this screen or printed. **To create a new file number** click the Create Reissue # button. This will take the information from the day the credit was pulled and create a new report with a new report number for the selected borrower. **The new credit report created will need to be imported into Encompass and used to run DU or LP using the NEW File Number.** DU/LP will give an error if the old joint File number is used to run DU/LP on the single borrower.



Select Ok on the pop-up box to create the new file.



Once the order has been processed a new credit report will appear with a new credit reference number. This is the File Number that will be used for Encompass and DU/LP.



The borrower selected will now have a separate report. United One charges a fee for this of \$3.00.

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

New File Number

FILE #: 1090696
REF #: 2100094162
 XP: 725 TU: 742 EF: 708

APPLICANT: _____
CO-BOR: _____
ADDR: _____
PREV: _____

Requests History

Type	Processor	Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***					

Documents

Description	Date
*** NO RECORDS FOUND ***	

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
EXPERIAN	B	9/24/13 11:10 AM	YES		
TRANSUNION	B	9/24/13 11:10 AM	YES		
EQUIFAX	B	9/24/13 11:10 AM	YES		

Charges

VIEW REPORT

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If you need a new reference number for the OTHER borrower as well repeat the process and un-check the borrower this time to create a new report for the co-borrower.

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

FILE #: 1089479
REF #: 2100094162
 XP: 725 TU: 742 EF: 708
 CO-BOR: XP: 725 TU: 724 EF: 705
ADDR: _____
PREV: _____

Requests History

Type	Processor	Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***					

Documents

Description	Date
*** NO RECORDS FOUND ***	

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	C	9/24/13 11:12 AM	YES		
EQUIFAX	C	9/24/13 11:12 AM	YES		
EXPERIAN	C	9/24/13 11:12 AM	YES		
EXPERIAN	B	9/24/13 11:10 AM	YES		
TRANSUNION	B	9/24/13 11:10 AM	YES		
EQUIFAX	B	9/24/13 11:10 AM	YES		

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For questions or assistance please contact United Once Resources at 570-824-7811 X 2785. This process can be done over the phone through United One a well.