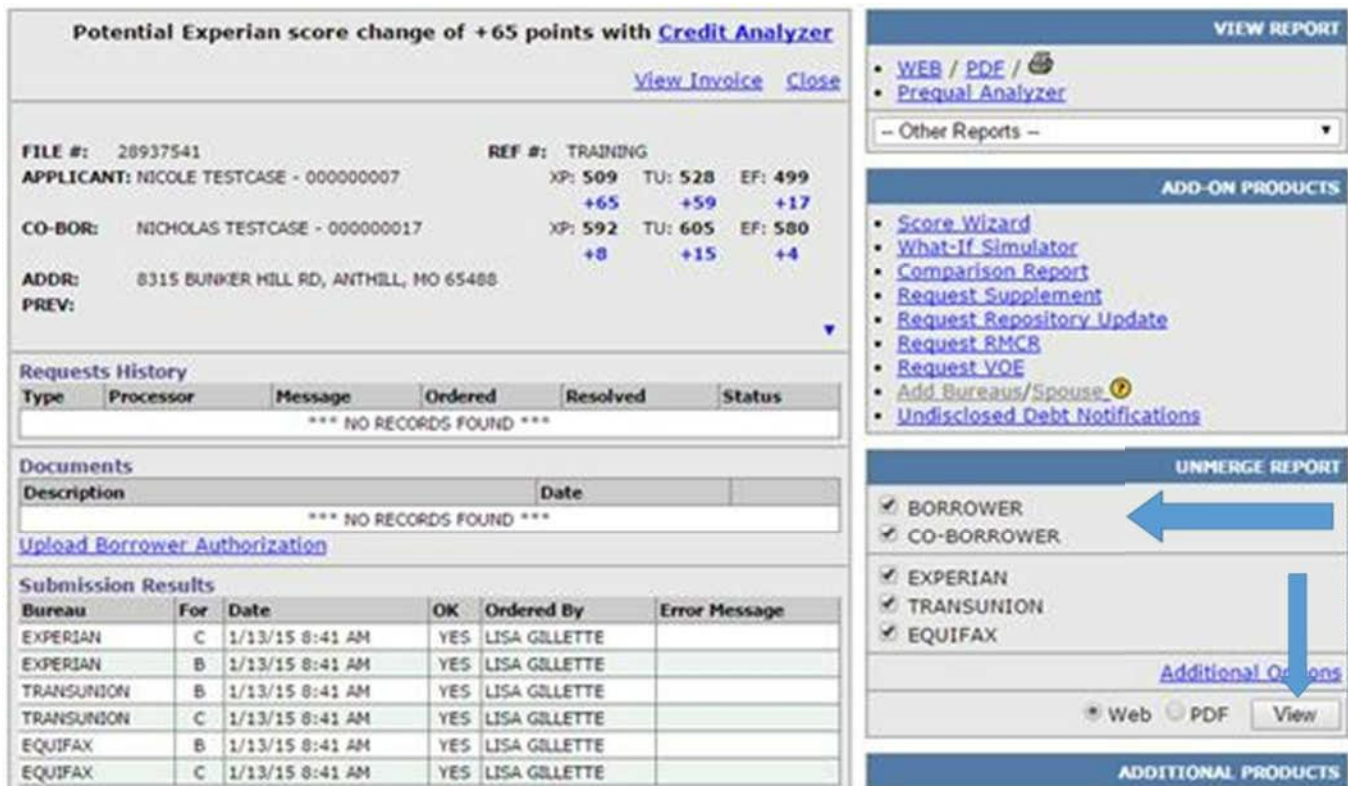


1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.



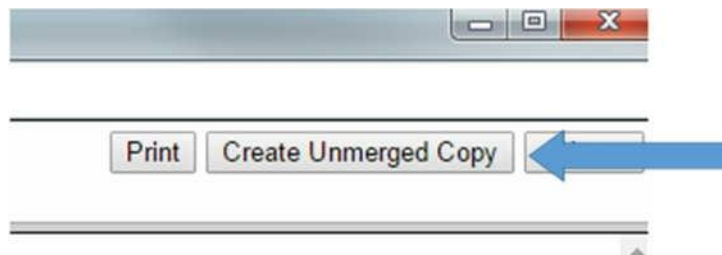
The screenshot shows the CREDITPLUS Main page. At the top, there is a search bar with a 'Go' button. Below the search bar, there are three main sections: 'Products & Services', 'Tools', and 'Helpful Tips'. The 'Products & Services' section includes 'Credit Verification' with links for 'Order Credit Report', 'Order Business Credit Report', and 'Order Undisclosed Debt Notifications'. The 'Tools' section includes links for 'Documentation Requests', 'User Setup', 'Total cost for borrower', 'Invoices', 'Management Reports', 'Change Credit Report Owner', and 'Generate Auth Code'. The 'Helpful Tips' section includes links for 'Ordering Credit Reports', 'Finding Ordered Products', 'Total Cost for Borrower', and 'Settlement Services'.

2. After opening the joint credit report number, uncheck the borrower you are removing from the loan and click "View".



The screenshot shows a credit report interface. The top section displays 'Potential Experian score change of +65 points with Credit Analyzer' and includes fields for 'FILE #', 'REF #', 'APPLICANT', 'CO-BOR', 'ADDR', and 'PREV'. Below this is a 'Requests History' table with columns for Type, Processor, Message, Ordered, Resolved, and Status. The 'Documents' section shows '*** NO RECORDS FOUND ***'. The 'Submission Results' table lists bureaus (Experian, Transunion, Equifax) and their submission dates and statuses. On the right side, there is a 'VIEW REPORT' section with a dropdown menu for 'Other Reports'. Below that is an 'ADD-ON PRODUCTS' section with various service links. The 'UNMERGE REPORT' section is highlighted, showing checkboxes for 'BORROWER', 'CO-BORROWER', 'EXPERIAN', 'TRANSUNION', and 'EQUIFAX'. A blue arrow points to the 'BORROWER' checkbox, and another blue arrow points to the 'View' button. The 'Additional Options' section includes radio buttons for 'Web' and 'PDF'.

3. Once you have selected "View", select Create Unmerged Copy and then you will receive a new file number to reissue back into the loan and through an AUS.



The screenshot shows a window with a toolbar containing three buttons: 'Print', 'Create Unmerged Copy', and 'View'. A blue arrow points to the 'Create Unmerged Copy' button.

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.