
Remove Borrower

Removing a borrower in Octane is easy, but you'll want to remove the income before deleting the borrower. Once you're done, you'll need to rerun the AUS and complete the change of circumstance.

1. Deleting a Borrower:

a. Delete Income:

- i. **Click** Income Screen.
- ii. **Click** 'Borrower to be Deleted' Income(s).
- iii. **Click** Delete Income.

b. Remove Credit Report:

i. Joint Reports:

1. **Call** Credit reporting agency to remove spouse from the credit report and obtain a new reference number.
2. **Click** Credit Screen.
3. **Click** Archived Reports.
4. **Click** Unimport All.
5. **Click** Overview Tab.
6. **Click** Request Credit.
7. **Click** Request New Report.
8. **Fill** Information to reissue the new reference number.
9. **Click** Submit.

ii. Non-Joint Applicants:

1. **Click** Credit Screen.
2. **Click** Archived Reports.

3. **Click** Unimport All.
4. **Click** Import next to each Borrower who is remaining on loan.

c. Delete Borrower:

- i. **Click** Borrowers Screen.
- ii. **Click** Borrower's name.
- iii. **Click** Delete Borrower.

2. Run AUS Findings:

- a. **Click** AUS Screen.
- b. **Click** LP or DU.

3. Complete Change of Circumstance:

- a. **Click** Terms Screen.
- b. **Click** Process Changes.

Need help?

- Wholesale Support (855) 399-6242
- [Resource Library](#)