



Advancing the Modern Mortgage

Credit ReportX Reference Guide for Xactus360 – Form 1



370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120



Credit ReportX

1

XACTUS TEST ACCOUNT
370 Reed Road, Suite 100
Broomall, PA 19008

2

Client Code: X0330
Requested By: Xactus Demo
Loan Number:

3

Ordered: 06/30/2023
Released: 06/30/2023
Reissued: 07/14/2023

4

Report ID: [48517928](#)
Repositories: TUC/EXP/EQX
Price:

5

Order Verifications

6 Borrower

Name
Nickie Green

Social Security Number
123-00-3333

Current Address
100 Terrace Ave
West Haven, CT 06516

Co-Borrower

Name

Social Security Number

Current Address

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (04) 730	Fair Isaac (v2) [732]	FICO Classic v5 734			
Credit Assure™ +18	Credit Assure™ +37	Credit Assure™ +27			
We found opportunities to raise your credit score by 18 points with the default settings.	We found opportunities to raise your credit score by 37 points with the default settings.	We found opportunities to raise your credit score by 27 points with the default settings.			

* Available cash is set at \$10,000. Timeframe: Immediate.
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 of 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 CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future.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. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.
Copyright (c) 2000-2019, CreditXpert Inc. All rights reserved. CreditXpert(R) is a registered trademark of CreditXpert Inc.



8 Credit Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Historical Late Payments			
							Accounts	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Revolving/Credit Line	28	25	0	\$0	\$197	\$16,742	2	3	1	0
Auto	0	0	0	\$0	\$0	\$0	0	0	0	0
Education	0	0	0	\$0	\$0	\$0	0	0	0	0
Other Installment	5	0	0	\$0	\$0	\$0	1	5	5	0
Totals	33	25	0	\$0	\$197	\$16,742	3	8	6	0
Number of Public Records: 0							Available Credit: \$86,186			
Number of Collections/Charge-offs: 0							Revolving/Credit Line Used: 16%			
Bankruptcy: No							Number of Inquiries: 5			
							Number of Authorized User Accounts: 2			

1. Company Name and Address
2. Customer Code, Requested By: name of the user who ordered the credit report, Loan Number
3. Date Ordered, Date Released/Completed, Date Reissued
4. Report ID number, Repositories, Price
5. Order Verifications: Allows ordering of additional products through Xactus360.
6. Applicant / Co-Applicant: Applicants name, SSN, as well as the current and previous address.
7. FICO Scores: Displays the score for each bureau, the score model used, and any score improvement opportunities through Credit Assure.
8. Credit Summary: Summarizes account, balance, payment, and past due amounts. Additionally, gives balance totals for secured and unsecured debt.

9. Credit Score Information: Displays the score for each bureau, the score model used, and any Factors to show how the score was calculated.

Credit Score Information							
Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	07/20/2023	TUC-A1
Factors • 018 - Number of accounts with delinquency • 030 - Time since most recent account opening is too short • 012 - Length of time revolving accounts have been established • 010 - Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high • Score value was adversely affected by credit inquiries present in the credit file.							
Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
[732]	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	320-844	07/20/2023	EXP-A1
Factors • 18 - Number of accounts with delinquency. • 10 - Proportion of balance to high credit on bank revolving or all revolving accounts. • 08 - Too many inquiries last 12 months. • 05 - Too many accounts with balances.							
Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
734	Nickie C. Green	Equifax	FICO Classic v5	Fair Isaac	334-818	07/20/2023	EQX-A1
Factors • 30 - Time since most recent account opening is too short • 18 - Number of accounts with delinquency • 23 - Number of bank or national revolving accounts with balances • 5 - Too many accounts with balances • Score value was adversely affected by credit inquiries present in the credit file.							

10

Credit History

Summary										
Number of Accounts 18		Number of Open Accounts 8		Number of Delinquent Accounts 0		Credit Limit \$236,990	High Credit \$964,825	Past Due \$0	Payment \$1,837	Balance \$215,248

TD BANKNORTH CONN	b	ECOA Joint	c	Opened 02/2020	d	Last Activity 04/2022	e	Closed	f	Reported 04/2022	g	Credit Limit \$177,900	High Credit \$178,964	n	o	p
	i	Account Type Mortgage	j	Collateral Home Equity Line of Credit _ Revolving Terms	k	Terms	l	Reported On EXP-A1, TUC-A1, EQX-A1	m	Manner of Payment Current (M01)						
	q	Months Reviewed 27	30-59 Days Late 0 Times			60-89 Days Late 0 Times		90-119 Days Late 0 Times		Past Due \$0	Payment \$507	Balance \$77,797				
	120-149 Days Late 0 Times			150+ Days Late 0 Times												
	s	Comment Curr Acct														

CHASE	ECOA Authorized User	Opened 07/2016	Last Activity 02/2022	Closed	Reported 04/2022	Credit Limit \$8,900	High Credit	t *			
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1	Maximum Delinquency 10/2020, 30-59 Days Late	u	Manner of Payment Current (R01)				
	Months Reviewed 69	30-59 Days Late 1 Time 10/2020		60-89 Days Late 0 Times		90-119 Days Late 0 Times			Past Due \$0	Payment	Balance \$0
	120-149 Days Late 0 Times		150+ Days Late 0 Times								
	Comment CREDIT CARD										

J: Joint account - An account for which both spouses are liable.
M: Maker - An account where the borrower is primarily responsible, having a cosigner [or Co-maker] with no spousal relationship to assume liability if the borrower defaults.
S: Co-maker - An account for which the borrower is the co-signer, with no spousal relationship, who becomes liable if the primary signer [or Maker] defaults.
P: Participating account - A joint account for which contractual liability cannot be determined.
T: Terminated - A joint/co-signed account where the borrower is no longer associated with the account.
X: Deceased - The borrower has been reported deceased.
U: Undesignated account - Account that has not yet been designated.

- c. Date Opened: The date that the account was originally opened.
- d. Last Activity: Date of last recorded activity on the account
- e. Closed: The date that the account was closed.
- f. Reported: This is the date of the last report the creditor gave to the credit bureau. A1 = borrower, C1 = Co-borrower.
- g. Credit Limit/High Credit: This is the highest amount borrowed on this account.
- h. Account Number: This shows the account number of the creditor.

- i. Account Type:
MTG: Mortgage
INST: Installation account
AUTO: Auto loan
COLL: Account in collections
REV: Revolving account
OPEN: Open account
EDU: Education account
COSI: Co-signer account
LEAS: Leasing account

- j. Collateral
- k. Terms: The first number indicates # of months, and the second figure indicates the amount.
- l. Reported On: This field describes which of the three bureaus the tradeline data is from.
- m. Manner of Payment: Status of account

I: Installment	AS AGREED - current/as agreed	DELINQ 90 - 90 days
M: Mortgage	BANKRUPTCY - bankruptcy	FORECLOS - foreclosure
N: Too New	CHARGE OFF - charge off	GOV CLAIM - Claim filed w/ gvrnmnt
O: Open Account	CLOS NP AA -Closed/Not paid as agreed	INACTIVE - inactive
R: Revolving	CLOSED - closed account	NO STATUS - no status
U, X or "-": Not Available	CO NOW PAY -now paying/was chrg off	PAID - paid account
0 or C: as agreed	COLLECTION - placed for collection	PAID CHGOFF - paid was charge off
1: 30 day late	CRCDLOST - credit card lost	PAID COLL - Paid was collection
2: 60 day late	CUR WAS 120+ - current was 120+	PAID FORE - paid was foreclosure
3: 90 day late	CUR WAS 30 - "" 30	PAID REPO - paid was repossession
4: 120+ day late	CUR WAS 60 - "" 60	PAY PLAN - under payment plan
5: 150+ day late	CUR WAS 90 - "" 90	PD WAS 120+ - paid was 120+
6: 180+ day late	CUR WAS BK - "" bankrupt	PD WAS 30 - paid was 30
7: bankruptcy	CUR WAS COLL - "" collection	PD WAS 60 - paid was 60
8: foreclosure or repossession	CUR WAS FORE - "" foreclosure	PD WAS 90 - paid was 90
9: bad debt (collection/charge-off)	CUR WAS REPO - "" repossessions	REPOSESS - repossession
	CURRENT - current	SCNL - Cannot locate consumer
	DEFERD PAY - payment deferred	SETTLED - settled
	DELETED - deleted	TOO NEW RT - too new to report
	DELINQ 120+ - 120+ days	TRANSFERRED - transferred account
	DELINQ 30 - 30 days	VOL SUR - voluntary surrender
	DELINQ 60 - 60 days	

- n. Past Due: This is the amount that is past due on the account.
- o. Payment: The actual payment made by the borrower
- p. Balance: The amount of money owed on the account as of the last date reported.

- q. Months Reviewed: This field indicates the number of months this account has been reviewed by the bureau.
- r. Days Late: These fields indicate how many times the account has been 30, 60, 90, 120 or 150+ days past due.
- s. Comment: Remarks on the account.
- t. Red Asterisk: There is a derogatory item on this account.
- u. Maximum Delinquency: Displays delinquency information.

11	Public Records
THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for bankruptcies involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results: PUBLIC RECORDS LEARNED: NONE	

12	Inquiries (Last 4 Months)					
Date	Name	Subscriber Code	Reported On	ECOA	Results	
**05/03/2022	CIBMS	414ZB00011	EQX-A1		No Open Account Known To Have Resulted	
**02/25/2022	CIBMS	414ZB00011	EQX-A1		No Open Account Known To Have Resulted	
**02/17/2022	SIR	Z 5512	TUC-A1	Individual	No Open Account Known To Have Resulted	
**02/17/2022	STRATEGIC INFORMATION	1N973444	EXP-A1		No Open Account Known To Have Resulted	
**02/17/2022	STRATINFO	483ZB00389	EQX-A1		No Open Account Known To Have Resulted	

**Inquiry less than 120 days old

13

Fraud Messages

In compliance with section 326 of the Patriot Act, your credit provider has checked the applicant(s) name(s) supplied by the borrower against the Office of Foreign Asset Control (OFAC) data base maintained by the Department of the Treasury. Any messages returned by your credit provider are located in this section of this credit report. The OFAC information confirms only that a name appears on the OFAC list that may be similar to the name of a person who is the subject of this report. It is your responsibility to use additional information to determine whether this information is related to the individual who is the subject of this report. This information is provided to assist with fraud prevention only and should not be relied upon to take any adverse action. To determine if the alert is valid, visit the treasury departments website at <https://home.treasury.gov/policy-issues/financial-sanctions/faqs/5> or contact OFAC directly at 800-540-6322.

Date	Reported On	Comment
05/26/2022	Applicant	Input SSN Mismatch: SSN 123-00-6666 matches what the repositories have on file.

14	Credit Repositories		
TransUnion P. O. Box 1000 Chester, PA 19016 800-888-4213 www.transunion.com			Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com
			Equifax P. O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com/fcra

Credit Bureau certifies that this Merged Mortgage Credit Report (MMCR) meets the guidelines as set forth by the Consumer Data Industry Association (CDIA). This report contains information supplied by the repositories listed on the report and may also contain duplicate information.

This completed Credit Report includes all applicable Legislative Cost Recovery Fees from the respective credit repositories associated with the federal Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

This report can be viewed on the web by visiting <http://view.avantus.com>.

Report ID: 43534043

Password: a4f8a464

End of Report

- 11. Public Records: Shows public record information, including the court name, docket number, source, filing date, status date, plaintiff, action type, amount in question, and status text.
- 12. Inquires: Displays hard inquiries for the last 4 months
- 13. Fraud Messages: Reporting any potential fraud alerts for the consumer.
- 14. Credit Repositories: Credit bureau contact information

Credit Score Disclosure

XACTUS TEST ACCOUNT 370 Reed Road, Suite 100 Broomall, PA 19008	Applicant Nancy Blue 200 Cider Brook Dr Appletown, CT 06477	Report ID 43534043	Date 05/26/2022 Repositories Requested TransUnion, Experian, Equifax
--	--	-------------------------------------	---

"NOTICE TO THE HOME LOAN APPLICANT"

"In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of the loan, contact the lender."

For information on FICO scores, please contact the developer, Fair Isaac Corporation, at www.myfico.com or 1-800-319-4433.

Questions regarding your credit report should be directed to TRANSUNION, EXPERIAN or EQUIFAX. You will find their contact information below:

TransUnion P. O. Box 1000 Chester, PA 19016 800-888-4213 www.transunion.com	Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	Equifax P. O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com/fcra
--	--	---

Credit Score Information

Score 744	Name Nancy F. Blue	Repository TransUnion	Model FICO Risk Score, Classic (04)	Developed By Fair Isaac	Range 309-839	Calculated 05/03/2022	Reported On TUC-A1
Factors <ul style="list-style-type: none"> • 018 - Number of accounts with delinquency • 013 - Time since delinquency is too recent or unknown • 008 - Too many inquiries last 12 months • 014 - Length of time accounts have been established • Score value was adversely affected by credit inquiries present in the credit file. 							
Score 773	Name Nancy F. Blue	Repository Experian	Model Fair Isaac (v2)	Developed By Fair Isaac	Range 320-844	Calculated 05/03/2022	Reported On EXP-A1
Factors <ul style="list-style-type: none"> • 02 - Level of delinquency on accounts. • 10 - Proportion of balance to high credit on bank revolving or all revolving accounts. • 08 - Too many inquiries last 12 months. • 12 - Length of time revolving accounts have been established. 							
Score 733	Name Nancy F. Blue	Repository Equifax	Model FICO Classic v5	Developed By Fair Isaac	Range 334-818	Calculated 05/03/2022	Reported On EQX-A1
Factors <ul style="list-style-type: none"> • 18 - Number of accounts with delinquency • 13 - Time since delinquency is too recent or unknown • 8 - Too many inquiries last 12 months • 24 - No recent revolving balances 							

I have received a copy of this disclosure.

Nancy Blue

Date

15. Credit Score Disclosure / Notice to Home Loan Applicant.

Your Credit Score																			
Your credit score	744																		
	Source: TransUnion Date: 05-03-2022																		
Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 56 percent of U.S. consumers.</p> <table border="1"> <caption>Percentage of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>FICO® Score 4 Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>334-499</td> <td>2%</td> </tr> <tr> <td>500-549</td> <td>5%</td> </tr> <tr> <td>550-599</td> <td>7%</td> </tr> <tr> <td>600-649</td> <td>9%</td> </tr> <tr> <td>650-699</td> <td>14%</td> </tr> <tr> <td>700-749</td> <td>17%</td> </tr> <tr> <td>750-799</td> <td>28%</td> </tr> <tr> <td>800-818</td> <td>18%</td> </tr> </tbody> </table>	FICO® Score 4 Range	Percentage	334-499	2%	500-549	5%	550-599	7%	600-649	9%	650-699	14%	700-749	17%	750-799	28%	800-818	18%
FICO® Score 4 Range	Percentage																		
334-499	2%																		
500-549	5%																		
550-599	7%																		
600-649	9%																		
650-699	14%																		
700-749	17%																		
750-799	28%																		
800-818	18%																		
Key factors that adversely affected your credit score	<p>Number of accounts with delinquency</p> <p>Time since delinquency is too recent or unknown</p> <p>Too many inquiries last 12 months</p> <p>Length of time accounts have been established</p> <p>Score value was adversely affected by credit inquiries present in the credit file.</p>																		
Checking Your Credit Report																			
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>																		
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report -</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>																		
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore																		

I have received a copy of this disclosure.

Nancy Blue

Date

16. Risk based pricing score disclosure.

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