



Advancing the Modern Mortgage

# Credit ReportX Reference Guide for Xactus360 – Form 2



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 Co-Borrower

Name Nickie Green  
SSN 123-00-3333  
DOB 01/01/1999  
Current Address  
100 Terrace Ave, West Haven, CT 06516

Name  
SSN  
Current Address

**7** File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Historical Late Payments		
								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
<b>Totals</b>	<b>33</b>	<b>25</b>	<b>0</b>	<b>\$0</b>	<b>\$197</b>	<b>\$16,742</b>	<b>3</b>	<b>8</b>	<b>6</b>	<b>0</b>

Number of Public Records: 0  
Number of Collections/Charge-offs: 0  
Bankruptcy: No

Available Credit: \$86,186  
Revolving/Credit Line Used: 16%  
Number of Inquiries: 5  
Number of Authorized User Accounts: 2

**8** Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
<b>730</b>	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	07/20/2023	TUC-A1
<b>Factors</b> <ul style="list-style-type: none"> <li>• 018 - Number of accounts with delinquency</li> <li>• 030 - Time since most recent account opening is too short</li> <li>• 012 - Length of time revolving accounts have been established</li> <li>• 010 - Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high</li> <li>• Score value was adversely affected by credit inquiries present in the credit file.</li> </ul>							
<b>[ 732 ]</b>	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	320-844	07/20/2023	EXP-A1
<b>Factors</b> <ul style="list-style-type: none"> <li>• 18 - Number of accounts with delinquency.</li> <li>• 10 - Proportion of balance to high credit on bank revolving or all revolving accounts.</li> <li>• 08 - Too many inquiries last 12 months.</li> <li>• 05 - Too many accounts with balances.</li> </ul>							
<b>734</b>	Nickie C. Green	Equifax	FICO Classic v5	Fair Isaac	334-818	07/20/2023	EQX-A1
<b>Factors</b> <ul style="list-style-type: none"> <li>• 30 - Time since most recent account opening is too short</li> <li>• 18 - Number of accounts with delinquency</li> <li>• 23 - Number of bank or national revolving accounts with balances</li> <li>• 5 - Too many accounts with balances</li> <li>• Score value was adversely affected by credit inquiries present in the credit file.</li> </ul>							

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. File Summary: Summarizes account, balance, payment, and past due amounts. Additionally, gives balance totals for secured and unsecured debt.
8. Credit Score Information: Displays the score for each bureau, the score model used, and any score improvement opportunities through Credit Assure.

9													
a b Credit History													
Whose	ECO A	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Account Status	
		Acct Number	DLA	Credit Limit	Terms	Maximum Delinquency				Account Type			
B I		AMEX 18658135912541 Credit Card, Terms Rev / Curr Acct	06/2023	11/2018 06/2023	\$5,883 \$14,500	\$5,883	\$0	1	0	0	0	As Agreed Rev EXP/TUC/EQX	
J F M A M J J A S O N D 2023 C P O Box 297871 - Fort Lauderdale, FL 33329 - 800-528-4800													
B I		CHASE 525831313543 Credit Card	06/19/2023	04/19/2023 06/05/2023	\$5,499	\$5,379 MIN \$107	\$0	1	0	0	0	As Agreed Open TUC/EXP/EQX	
J F M A M J J A S O N D 2023 C 800 Brookside Blvd - Westerville, OH 43081 - 800-955-9900													

## 9. Credit History

### a. Whose:

**B:** Account returns from repositories under borrower's name

**C:** Account returns from repositories under co-applicant's name

**J:** Account returns from the repositories under both applicant and co-applicant names

### b. ECOA: This code is used to identify the responsible party for public records, inquiries, alerts and tradelines.

**A:** Authorized user - A joint account where the borrower is an authorized user but has no contractual responsibility.

**I:** Individual account - An account solely for this borrower.

**B:** Borrower's account - An account solely for the borrower.

**C:** Co-borrower's account - An account solely for the co-borrower.

**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. Creditor: This shows the name of the creditor that the borrower has an account with.

### d. Account Number: This shows the account number of the creditor.

### e. Date Rprtd: This is the date of the last report the creditor gave to the credit bureau.

### f. Date Opened: The date that the account was originally opened.

### g. DLA: Date of last recorded activity on the account

### h. High Credit: This is the highest amount borrowed on this account.

### i. Credit Limit:

### j. Balance: The amount of money owed on the account as of the last date reported.

### k. Terms: The first number indicates # of months, and the second figure indicates the amount.

### l. Past Due: This is the amount that is past due on the account.

### m. Months Reviewed: This field indicates the number of months this account has been reviewed by the bureau.

### n. Maximum Delinquency: Displays delinquency information.

### o. Account Type:

**CL:** Line of Credit

**MTG:** Mortgage account

**INST:** Installation account

**REV:** Revolving account

**OPEN:** Open account

**UNKN:** Unknown

### p. Source: This field describes which of the three bureaus the tradeline data is from.

### q. Red Asterisk: There is a derogatory item on this account.

### r. Payment Pattern

**10 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

**11 Repository Files Returned**

TUC-A1 TransUnion - Pulled: 07/20/2023 - Infile Date: 07/01/1997  
NM: Nickie C. Green SSN: 123-00-3333 DOB: 07/24/1978  
AD: 100 Terrace St, West Haven, CT 06516, Reported: 02/01/2019  
AD: 45 Maple St, N Haven, CT 06511, Reported: 03/01/2014  
EM: CENTES PACKAGE STORE, Reported:2015, BRIDGEPORT, CT

EXP-A1 Experian - Pulled: 07/20/2023  
NM: Nickie C. Green SSN: 123-00-3333 DOB: 1978  
AKA: NICKIE GREEN  
AKA: NICKIE GREEN  
AD: 100 Terrac St, West Haven, CT 065163508, Reported: 09/1997  
AD: 45 Maple Ave, N Haven, CT 064845924, Reported: 04/2002  
AD: 1400 Madison Ave, New York, NY 022224541, Reported: 02/2001  
EM: CONNECTICUT DISTRIBUTOR, Reported:0304  
EM: CT DISTRIBUTORS, Reported:1103

EQX-A1 Equifax - Pulled: 07/20/2023 - Infile Date: 07/30/1997  
NM: Nickie C. Green SSN: 123-00-3333 DOB: 07/24/1978  
AD: 100 Terrace St, West Haven, CT 06516, Reported: 04/2014  
AD: 45 Maple Ave, N Haven, CT 06511, Reported: 01/2019  
EM: CONN DIST,

**12 Inquiries (Last 120 Days)**

Date	Name	Subscriber Code	Reported On	ECOA
**07/02/2023	CIBMS	Z 419063	TUC-A1	Individual
**06/19/2023	CBOFDELMAR	243ZB00420	EQX-A1	
**06/19/2023	CBD	Z 49997	TUC-A1	Participant
**06/19/2023	CREDIT PLUS	1971155	EXP-A1	
**04/19/2023	FIRST USA,NA	1203600	EXP-A1	

\*\*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
07/14/2023	Applicant	Input SSN Mismatch: SSN 123-00-3333 matches what the repositories have on file.

**14 Creditors**

+ AHM 1220 Old Alpharetta Road, Alpharetta, GA 30005	099FA00016	800-532-8125
+ AMEX P O Box 297871, Fort Lauderdale, FL 33329	1229200	800-528-4800

**15 Disclaimer**

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.

**16 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
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- 10. 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.
- 11. Repository Files Returned: Credit bureau contact information
- 12. Inquires: Displays hard inquiries for the last 4 months
- 13. Fraud Messages: Reporting any potential fraud alerts for the consumer.
- 14. Creditors: Creditor name and contact information.
- 15. Disclaimer: 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.
- 16. Credit Repositories: Credit bureau contact information

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

Report ID  
43534035  
Loan Number

Date  
05/26/2022  
Repositories Requested  
TransUnion, Experian, Equifax

### Applicant

Name  
Nancy Blue  
Current Address  
200 Cider Brook Dr  
Appletown, CT 06477

### "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](http://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](http://www.transunion.com)

Experian  
P. O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

Equifax  
P. O. Box 740241  
Atlanta, GA 30374  
800-685-1111  
[www.equifax.com/fcra](http://www.equifax.com/fcra)

### Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
<b>744</b>	Nancy F. Blue	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	05/03/2022	TUC-A1
	Factors • 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.						
<b>773</b>	Nancy F. Blue	Experian	Fair Isaac (v2)	Fair Isaac	320-844	05/03/2022	EXP-A1
	Factors • 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.						
<b>733</b>	Nancy F. Blue	Equifax	FICO Classic v5	Fair Isaac	334-818	05/03/2022	EQX-A1
	Factors • 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

**XACTUS TEST ACCOUNT**  
**Your Credit Score and the Price You Pay for Credit**

Your Credit Score																			
<b>Your credit score</b>	<b>744</b>																		
	Source: <b>TransUnion</b> Date: <b>05-03-2022</b>																		
Understanding Your Credit Score																			
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  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.  Your credit score can change, depending on how your credit history changes.																		
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
<b>The range of scores</b>	Scores range from a low of 309 to a high of 839.  Generally, the higher your score, the more likely you are to be offered better credit terms.																		
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 56 percent of U.S. consumers.  <div style="text-align: center;"> <p><b>Percentage of Consumers with Scores in a Particular Range</b></p> <table border="1" style="margin: auto;"> <caption>FICO® Score 4 Range</caption> <thead> <tr> <th>FICO Score 4 Range</th> <th>Percentage of Consumers</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> </div>	FICO Score 4 Range	Percentage of Consumers	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 of Consumers																		
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750-799	28%																		
800-818	18%																		
<b>Key factors that adversely affected your credit score</b>	Number of accounts with delinquency Time since delinquency is too recent or unknown Too many inquiries last 12 months Length of time accounts have been established Score value was adversely affected by credit inquiries present in the credit file.																		
Checking Your Credit Report																			
<b>What if there are mistakes in your credit report?</b>	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.  It is a good idea to check your credit report to make sure the information it contains is accurate.																		
<b>How can you obtain a copy of your credit report?</b>	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.  To order your free annual credit report -  <i>By telephone:</i> Call toll-free: 1-877-322-8228  <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>  <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 <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281																		
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>																		

I have received a copy of this disclosure.

\_\_\_\_\_  
Nancy Blue

\_\_\_\_\_  
Date

**18. Risk based pricing score disclosure.**

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

07/19/2022