

1. Start by logging into Xactus360 and opening the borrowers file from the home page.



2. On the right-hand side, click Add Co-Borrower.



Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order Xpress Update](#)
- [Order RescoreX](#)
- [Liens and Judgements](#)
- [Refresh Report](#)
- [Order Credit Analysis](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Add Red Flag Report](#)
- [Reassign Report Owner](#)
- [Cancel Report \(Allow Repull\)](#)
- [Upload Supporting Docs](#)
- [Convert to Mortgage Only](#)
- [Order New Credit ReportX](#)
- [Order New Mortgage Only](#)
- [Order New Pre-QualificationX](#)

Options:

- [Subscriber Directory](#)
- [View Authorization](#)
- [Letter Of Explanation](#)
- [Consumer Disclosure](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)

Borrower		Co-Borrower	
Borrower: Nancy Blue	SSN: 123-00-6666	Add Co-Borrower	
Address: 200 Cider Brook Dr			
Appletown, CT, 06477			
Email:	Phone:		
Scores			
	TransUnion	Experian	Equifax
FICO: [744]	773	733	
Credit Assure:			
Wayfinder™:	Too Old	Too Old	Too Old
What-If™:	Too Old	Too Old	Too Old
Lending Hand 	Order		
Summary			
Accounts: 18	Balance: \$215,248		
Open Accounts: 8	Payment: \$1,837		
Delinquent Accounts: 0	Past Due: \$0		
Details			
Loan Number:	Status: Completed		
Report ID: 48375994	Entered: 06-26-2023, 10:42:38 AM		
Report Type: Credit ReportX	Completed: 06-26-2023, 10:42:45 AM		
Available Reports			
	Report Type	Date	Format
View	Download	Credit ReportX	06-26-2023, 10:42:45 AM
			PDF

11/07/2023

3. Then, complete the Co-Borrower fields.

Report Order Information				
Operator Xactus				
Select type of credit report Credit ReportX		Include TransUnion <input checked="" type="checkbox"/>		
Loan Number/ID		Include Experian <input checked="" type="checkbox"/>		
File Access PIN		Include Equifax <input checked="" type="checkbox"/>		
Borrower:		Co-Borrower:		
[Test Files]		[Test Files]		
First	Middle	Last	Suffix	SSN
Nancy		Blue		123-00-6666
Maiden Name	Marital Status	Phone Number	DOB (MM-DD-YYYY)	Dependents
	Unknown			
Driver License Number	Driver License State			
Street Address	City	ST	Zip	
200 Cider Brook Dr	Appletown	CT	06477	
Date From	(MM-YYYY)			
First	Middle	Last	Suffix	SSN
DEBBIE		SMITH		123007777
Maiden Name	Marital Status	Phone Number	DOB (MM-DD-YYYY)	Dependents
	Unknown			
Driver License Number	Driver License State			
Street Address	City	ST	Zip	
300 TOWNE ST	WILLIAMSPORT	IN	47993	
Date From	(MM-YYYY)			



4. If you wish to pay by credit card, please fill in this information as well. When all is complete, please click Submit.

Credit Card Information:

I authorize the use of the card below to pay for this order
 Don't pay for this order by credit card

First Name Last Name

Company

Address

City State Zip

Card Type
Visa

Card Number

Expiration Date
August (08) 2022

Save as default
NO

←

5. The report will automatically open on your screen when complete.

The screenshot displays the xactus Credit ReportX interface. On the left, there are two thumbnail images labeled '1' and '2'. The main content area shows the following information:

xactus 370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120 Fax: 800-942-9451

CR^x Credit ReportX

XACTUS TEST ACCOUNT Client Code: XAC2022 Ordered: 06/26/2023 Report ID: 48375994
370 Reed Road, Suite 100 Requested By: Xactus Released: 06/26/2023 Repositories: TUC/EXPI/EQX
Broomall, PA 19008 Loan Number: Reissued: 06/27/2023 Price: \$96.15

Borrower Name: Nancy Blue, SSN: 123-00-6666, Current Address: 200 Cider Brook Dr, Appleton, CT 06477

Co-Borrower Name: Debbie Smith, SSN: 123-00-7777, Current Address: 300 Towne St, Williamsport, IN 47993

Borrower			Co-Borrower		
TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
744	773	733	[500]	538	499

Credit 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	6	2	0	\$0	\$1,837	\$215,248	1	1	0	0	0
Revolving/Credit Line	31	19	8	\$3,633	\$78	\$5,139	10	26	13	20	0
Auto	5	0	0	\$0	\$0	\$0	3	6	7	5	0
Education	3	2	0	\$0	\$148	\$14,548	0	0	0	0	0
Other Installment	10	4	2	\$113	\$130	\$1,256	1	1	0	0	0
Totals	55	27	10	\$3,746	\$2,193	\$236,191	15	34	20	25	0

Number of Public Records: 3
Number of Collections/Charge-offs: 13
Bankruptcy: Yes

Available Credit: \$35,181
Revolving/Credit Line Used: 13%
Number of Inquiries: 5
Number of Authorized User Accounts: 5

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