

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



2. On the left-hand side under Actions, click Convert to Mortgage Only.



**Actions:**

- [Copy/Merge/Unmerge](#)
- [Order Xpress Update](#)
- [Order RescoreX](#)
- [LoanShield Credit Review/Refresh Report](#)
- [Lexis Nexis Liens & Judgments](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Reassign Report Owner](#)
- [Cancel Report \(Allow Repull\)](#)
- [Upload Supporting Docs](#)

**Options:**

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

Borrower		Co-Borrower	
Borrower:	Nickie Green	SSN:	123-00-3333
Address:	100 Terrace Av West Haven, CT, 06516		
Email:		Phone:	
Scores			
	TransUnion	Experian	Equifax
FICO:	730	[ 732 ]	734
Credit Assure:	+19	+31	+26
Wayfinder™:	Order	Order	Order
What-If™:	Order	Order	Order
Xcel ScoreX®:	Order		
Summary			
Accounts:	33	Balance:	\$16,742
Open Accounts:	25	Payment:	\$197
Delinquent Accounts:	0	Past Due:	\$0
Details			
Loan Number:		<input type="button" value="Save"/>	Status: Completed
Report ID:	64695855		Entered: 10-01-2024, 01:02:04 PM
Report Type:	PrequalificationX		Completed: 10-01-2024, 01:02:04 PM
Operator:	Xactus Demo		Account: XACTUS TEST ACCOUNT (X0330)
Available Reports			
	Report Type	Date	Format
<a href="#">View</a> <a href="#">Download</a>	PrequalificationX	10-01-2024, 01:02:04 PM	PDF

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

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

PQ<sup>x</sup>

**Pre-QualificationX**  
Mortgage Only

←

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

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

Ordered: 10/01/2024  
Released: 10/01/2024  
Reissued:

Report ID: [64695855](#)  
Repositories: TUC/EXP/EXQ  
Price: \$45.25

[Order Verifications](#)

Borrower
Co-Borrower

Name: Nickie Green  
SSN: 123-00-3333  
Current Address: 100 Terrace Av, West Haven, CT 06516

Name: \_\_\_\_\_  
SSN: \_\_\_\_\_  
Current Address: \_\_\_\_\_

**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	10/01/2024	TUC-B1
	<p><b>Factors</b></p> <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	300-850	10/01/2024	EXP-B1
	<p><b>Factors</b></p> <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	300-850	10/01/2024	EXQ-B1
	<p><b>Factors</b></p> <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>						

4. You can also convert the Mortgage Only report back to a Pre-QualificationX by clicking on 'Convert Back to Pre-QualificationX' under Actions.

**Actions:**

- [Copy/Merge/Unmerge](#)
- [Order Xpress Update](#)
- [Order RescoreX](#)
- [LoanShield Credit Review/Refresh Report](#)
- [Lexis Nexis Liens & Judgments](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Reassign Report Owner](#)
- [Cancel Report \(Allow Repull\)](#)
- [Upload Supporting Docs](#)
- [Trigger Product Bundle](#)
- [Convert Back to Pre-QualificationX](#)

**Options:**

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

**Borrower**
**Co-Borrower**

Borrower: Nickie Green    SSN: 123-00-3333

Address: 100 Terrace Av  
West Haven, CT, 06516

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

[Add Co-Borrower](#)

**Scores**

	TransUnion	Experian	Equifax
FICO:	730	[ 732 ]	734
Credit Assure:	+19	+31	+26
Wayfinder™:	<a href="#">Order</a>	<a href="#">Order</a>	<a href="#">Order</a>
What-If™:	<a href="#">Order</a>	<a href="#">Order</a>	<a href="#">Order</a>
Xcel ScoreX (®):	<a href="#">Order</a>		

**Summary**

Accounts: 0	Balance: \$0
Open Accounts: 0	Payment: \$0
Delinquent Accounts: 0	Past Due: \$0

**Details**

Loan Number: _____	<a href="#">Save</a>	Status: Completed
Report ID: 64695855	Entered: 10-01-2024, 01:02:04 PM	
Report Type: PrequalificationX	Completed: 10-01-2024, 01:03:25 PM	
Operator: Xactus Demo	Account: XACTUS TEST ACCOUNT (X0330)	

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