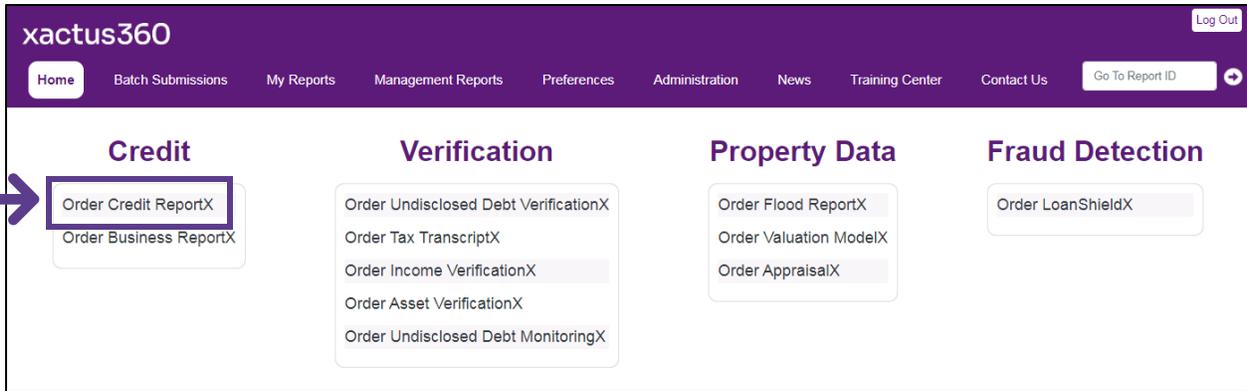
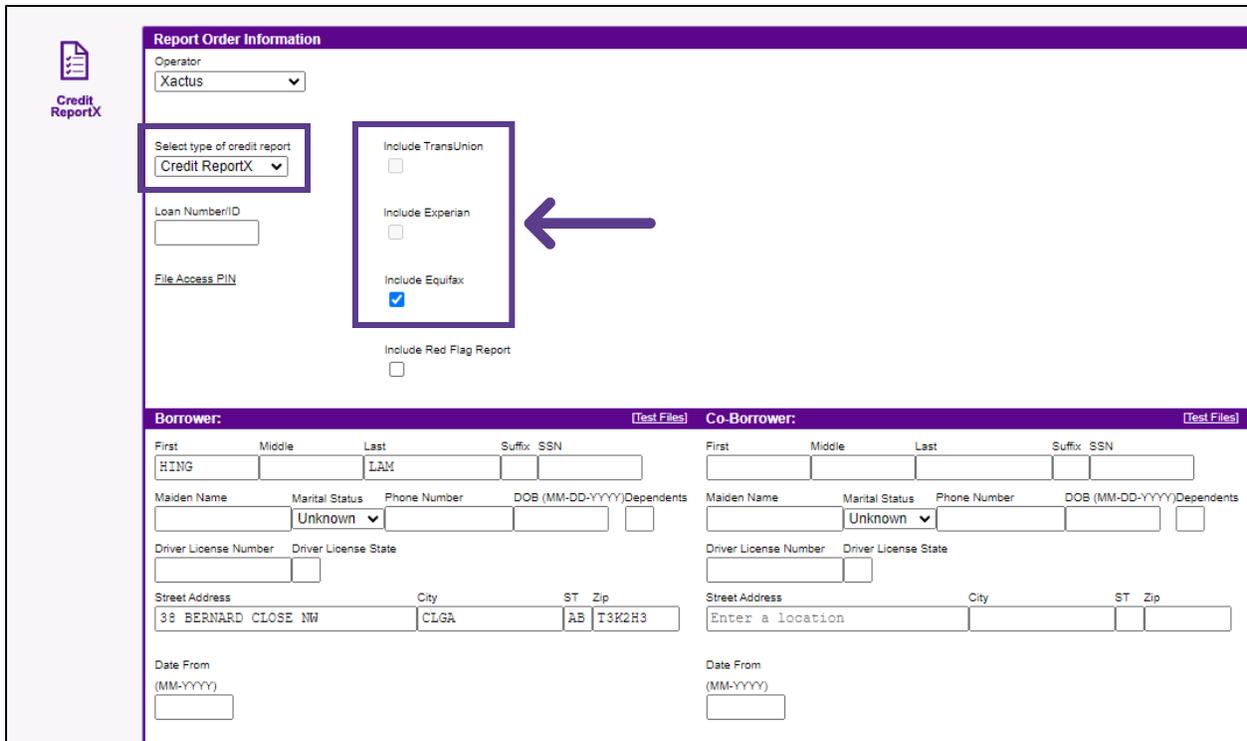


1. Start by logging into Xactus360 and file from the home page, click Credit ReportX.



The screenshot shows the Xactus360 home page with a purple header. The 'Credit' section is highlighted with a purple box and an arrow pointing to it. The 'Credit' section contains 'Order Credit ReportX' and 'Order Business ReportX'. Other sections include 'Verification', 'Property Data', and 'Fraud Detection'.

2. Under 'select type of credit report' choose Credit ReportX. Canadian credit is only available through Equifax. Please uncheck TransUnion and Experian. Then, complete the applicant's information including First Name, Last Name, SSN and Street Address.



The screenshot shows the 'Report Order Information' form. The 'Select type of credit report' dropdown is set to 'Credit ReportX'. The 'Include Equifax' checkbox is checked, while 'Include TransUnion' and 'Include Experian' are unchecked. The form includes fields for Borrower and Co-Borrower information.

Borrower:					Co-Borrower:					
First	Middle	Last	Suffix	SSN	First	Middle	Last	Suffix	SSN	
HING		LAM								
Maiden Name		Marital Status	Phone Number	DOB (MM-DD-YYYY)	Dependents					
		Unknown								
Driver License Number		Driver License State			Driver License Number		Driver License State			
Street Address			City	ST	Zip	Street Address				
38 BERNARD CLOSE NW			CLGA	AB	T3K2H3	Enter a location				
Date From (MM-YYYY)					Date From (MM-YYYY)					

3. 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 ▼

←

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

The screenshot shows a credit report viewer interface. At the top, there is a navigation bar with a hamburger menu, the URL 'credreviewer.do', and page controls showing '1 / 8' and '100%' zoom. The main content area features the 'xactus' logo and contact information: '370 Reed Rd., Suite 100 Broomall, PA 19008' and '800-243-0120 Fax: 800-942-9451'. To the right is the 'CRx Credit ReportX' logo. Below this, there are fields for 'XACTUS TEST ACCOUNT', 'Client Code: XAC2022', 'Ordered: 06/27/2023', 'Report ID: 48432682', 'Requested By: Xactus', 'Released: 06/27/2023', 'Repositories: EQX', 'Broomall, PA 19008', 'Loan Number:', 'Reissued:', and 'Price: \$17.25'. A purple 'Order Verifications' button is visible. The report is divided into 'Borrower' and 'Co-Borrower' sections. The Borrower section lists 'Name: Hing Lam', 'SSN', and 'Current Address: 38 Bernard Close Nw, Ciga, AB T3K2H3'. Below this is a table with columns for 'TransUnion', 'Experian', and 'Equifax'. The 'Credit Summary' section contains a table with columns for 'Account Type', 'Number of Accounts', 'Open Accounts', 'Accounts Currently Past Due', 'Past Due', 'Payment', 'Balance', 'Accounts', and 'Historical Late Payments' (30 Days, 60 Days, 90+ Days). The summary table shows all values as 0 or \$0. At the bottom, there are additional statistics: 'Number of Public Records: 0', 'Number of Collections/Charge-offs: 0', 'Bankruptcy: No', 'Available Credit: \$0', 'Revolving/Credit Line Used:', 'Number of Inquiries: 0', and 'Number of Authorized User Accounts: 0'.

Below is a list of Canadian province abbreviations:

- Alberta AB
- British Columbia BC
- Manitoba MB
- New Brunswick NB
- Newfoundland and Labrador NL
- Northwest Territories NT
- Nova Scotia NS
- Nunavut NU
- Ontario ON
- Prince Edward Island PE
- Quebec QC
- Saskatchewan SK
- Yukon YT

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