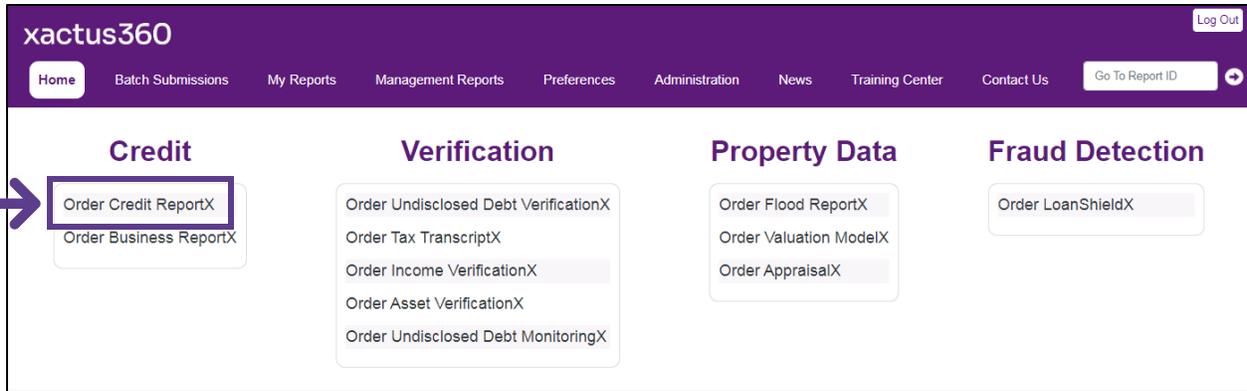
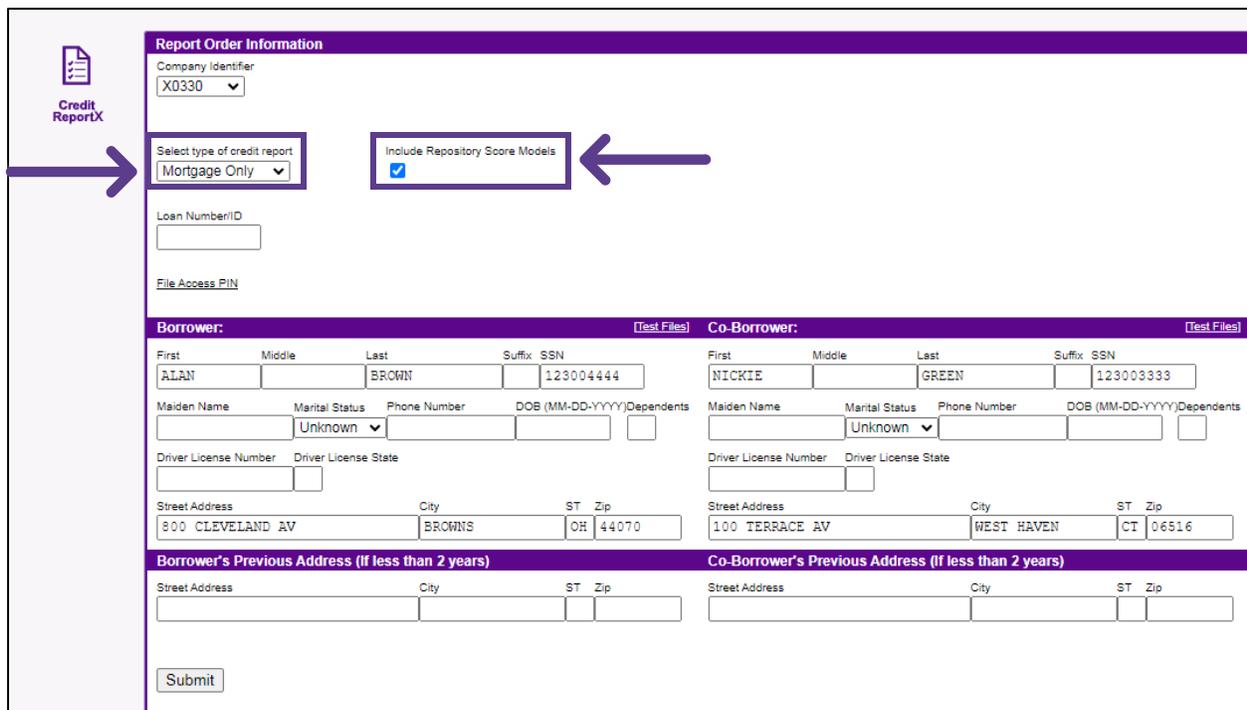


1. Start by logging into Xactus360 and file from the home page, click Credit Report.



The screenshot shows the Xactus360 home page with a purple header. The main content area is divided into four columns: Credit, Verification, Property Data, and Fraud Detection. The 'Credit' column has a purple box around 'Order Credit ReportX' with an arrow pointing to it from the left. Other options in the Credit column include 'Order Business ReportX'. The Verification column lists several report types, Property Data lists 'Order Flood ReportX', 'Order Valuation ModelX', and 'Order AppraisalX', and Fraud Detection lists 'Order LoanShieldX'.

2. Under 'select type of credit report' choose Mortgage Only. If scores are not needed on the report, uncheck the box "Include Repository Score Models." Then, complete the applicant's information including First Name, Last Name, SSN and Street Address.



The screenshot shows the 'Report Order Information' form. On the left, there is a 'Credit ReportX' icon. The form has several sections:
 

- Report Order Information:** Includes a 'Company Identifier' dropdown (X0330), a 'Select type of credit report' dropdown (Mortgage Only), and an 'Include Repository Score Models' checkbox (checked). Arrows point to these two elements.
- Loan Information:** Fields for 'Loan Number/ID' and 'File Access PIN'.
- Borrower:** Fields for First, Middle, Last, Suffix, SSN, Maiden Name, Marital Status, Phone Number, DOB, Dependents, Driver License Number, and Driver License State. Example data: ALAN BROWN, 123004444, Unknown, 800 CLEVELAND AV, BROWNS, OH 44070.
- Co-Borrower:** Similar fields to the Borrower section. Example data: NICKIE GREEN, 123003333, Unknown, 100 TERRACE AV, WEST HAVEN, CT 06516.
- Previous Address (if less than 2 years):** Fields for Borrower's and Co-Borrower's previous addresses.
- Submit:** A button at the bottom left.

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.

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

**Credit ReportX**  
Mortgage Only

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

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

**Ordered:** 07/21/2023  
**Released:** 07/21/2023  
**Reissued:**

**Report ID:** 49102790  
**Repositories:** TUC/EXP/EOX  
**Price:**

**Borrower**

Name	Social Security Number	DOB	Marital Status
Alan Brown	123-00-4444		
Current Address		Former Address	
800 Cleveland Ave Browns, OH 44070			

**Co-Borrower**

Name	Social Security Number	DOB	Marital Status
Nickie Green	123-00-3333		
Current Address		Former Address	
100 Terrace Ave West Haven, CT 06516			

**Credit Score Information**

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
723	Alan Brown	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	08/20/2023	TUC-A1
Factors • 039 - Serious delinquency • 005 - Too many accounts with balances • 018 - Number of accounts with delinquency • 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.							
742	Alan Brown	Experian	Fair Isaac (v2)	Fair Isaac	320-844	08/20/2023	EXP-A1
Factors • 39 - Serious delinquency. • 02 - Level of delinquency on accounts. • 32 - Lack of recent installment loan information. • 08 - Too many inquiries last 12 months.							
732	Alan Brown	Equifax	FICO Classic v5	Fair Isaac	334-818	08/20/2023	EQX-A1
Factors • 39 - Serious delinquency • 14 - Length of time accounts have been established • 8 - Too many inquiries last 12 months • 13 - Time since delinquency is too recent or unknown							
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	08/20/2023	TUC-C1
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.							
	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	320-844	08/20/2023	EXP-C1

5. You can also convert the Streamline report to a full Tri-Merge by clicking on 'Convert to Credit ReportX' under Actions. This is required to reissue the report to your LOS.

**Actions:**

- Copy/Merge/Unmerge
- Order SupplementX
- 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
- Convert to Credit ReportX**
- Trigger Product Bundle

**Options:**

- Subscriber Directory
- View Authorization
- Letter Of Explanation
- ezLOE
- Consumer Copy (Borrower)
- Consumer Copy (Co-Borrower)

**Borrower**

Borrower: Alan Brown SSN: 123-00-4444  
Address: 800 Cleveland Av  
Browns, OH, 44070  
Email: Phone:

**Co-Borrower**

Borrower: Nickie Green SSN: 123-00-3333  
Address: 100 Terrace Av  
West Haven, CT, 06516  
Email: Phone:

**Scores**

Scores Included ( exclude )

	TransUnion	Experian	Equifax		TransUnion	Experian	Equifax
FICO:	723	742	732	FICO:	730	[ 732 ]	734

**Summary**

Accounts:	1	Balance:	\$144,497
Open Accounts:	1	Payment:	\$2,238
Delinquent Accounts:	0	Past Due:	\$0

**Details**

Loan Number: Save Status: Completed  
Report ID: 62136531 Entered: 08-02-2024, 12:00:00 AM  
Report Type: Mortgage Only Completed: 08-06-2024, 04:18:20 PM  
Operator: Xactus Demo Account: XACTUS TEST ACCOUNT (X0330)

**Available Reports**

	Report Type	Date	Format
View Download	Mortgage Only	08-06-2024, 04:18:34 PM	PDF

6. If you want to convert an existing Tri-Merge report to a Streamline report, click 'Convert to Mortgage Only' under Actions.

**Actions:**

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

**Options:**

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

Borrower				Co-Borrower			
Borrower: Alan Brown		SSN: 123-00-4444		Borrower: Nickie Green		SSN: 123-00-3333	
Address: 800 Cleveland Av Browns, OH, 44070				Address: 100 Terrace Av West Haven, CT, 06516			
Email:		Phone:		Email:		Phone:	
Scores							
	TransUnion	Experian	Equifax		TransUnion	Experian	Equifax
FICO:	723	742	732	FICO:	730	[ 732 ]	734
Credit Assure:	+33	+0	+0	Credit Assure:	+18	+37	+26
Wayfinder™:	<a href="#">Order</a>	<a href="#">Order</a>	<a href="#">Order</a>	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>	What-If™:	<a href="#">Order</a>	<a href="#">Order</a>	<a href="#">Order</a>
Xcel ScoreX®:	<a href="#">Order</a>			Xcel ScoreX®:	<a href="#">Order</a>		
Summary							
Accounts: 48				Balance: \$167,152			
Open Accounts: 33				Payment: \$2,544			
Delinquent Accounts: 0				Past Due: \$0			
Details							
Loan Number: <input type="text"/>				Status: Completed			
Report ID: 62136531				Entered: 08-02-2024, 12:00:00 AM			
Report Type: Credit ReportX				Completed: 08-06-2024, 04:19:37 PM			
Operator: Xactus Demo				Account: XACTUS TEST ACCOUNT (X0330)			
Available Reports							
		Report Type	Date	Format			
<a href="#">View</a>	<a href="#">Download</a>	Credit ReportX	08-06-2024, 04:19:37 PM	PDF			
<a href="#">View</a>	<a href="#">Download</a>	Mortgage Only	08-06-2024, 04:18:34 PM	PDF			

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