

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



2. On the left-hand side under Actions, click Order RescoreX.



Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order RescoreX](#)
- [LoanShield Credit Review/Refresh Report](#)
- [Liens and Judgements](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Add Red Flag Report](#)
- [Reassign Report Owner](#)
- [Upload Supporting Docs](#)

Options:

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

Borrower		Co-Borrower	
Borrower:	Debbie Smith	SSN:	123-00-7777
Address:	300 Towne St Williamsport, IN, 47993		
Email:		Phone:	
Scores			
	TransUnion	Experian	Equifax
FICO: [500]	538	499	
Credit Assure:	+83	+81	+45
Wayfinder™:	Order	Order	Order
What-IF™:	Order	Order	Order
Lending Hand 	Order		
Summary			
Accounts:	37	Balance:	\$20,943
Open Accounts:	19	Payment:	\$356
Delinquent Accounts:	10	Past Due:	\$3,746
Details			
Loan Number:		Status:	Completed
Report ID:	49190091	Entered:	07-25-2023, 01:18:49 PM
Report Type:	Credit ReportX	Completed:	07-25-2023, 01:18:50 PM
Available Reports			
	Report Type	Date	Format
View	Download	Credit ReportX	07-25-2023, 01:18:50 PM PDF

- Select either a Standard order or a Rush order by checking the corresponding box. The Expert Rescore Review is also available for an additional fee. If Expert Rescore Review is selected, enter a Target Mid Score Goal. Next, choose which Tradelines you need to update by checking the box next to it. Multiple Tradelines can be checked at one time if needed.

Rapid Update

Resources
[Dispute Letter Template](#)

RescoreX Order Form

Borrower:	TransUnion	Experian	Equifax
Credit Score:	[500]	538	499

Supporting documentation must be from the reporting creditor(with logo identifying creditor) and include changes to be made, consumer's name, account number(or partial account number), and the current date. All documentation is subject to the repositories approval.

Standard (3-5 business days*) Expert Rescore Review ? Target Mid Score Goal
 Rush (1-2 business days*) Fee: \$25.00

Liabilities

Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input type="checkbox"/>	5TH 3RD BK	96457	08-2020	\$647	Borrower	View

- From there, it will drop down for you to make selections on which bureaus you need and the reason for your request. If you need to attach additional documents, you may do so at the bottom.

Liabilities

Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input checked="" type="checkbox"/>	AHM	XXXXXXXXXXXX1112	02-2018	\$0	Applicant	View

Repository: Trans Union Experian Equifax

Request Reason (Check all that apply)

Remove Lates Update Status Update Balance Remove Dispute Delete Account Other

Comment

Process with no Supporting Documentation (resulting in higher fees)?

Submitting with documentation. Upload Supporting Documents:

File: Sample-Con...er-Letter.pdf

Note:

Estimated Rapid Order Charges: \$108.00

To avoid the possibility of a dispute comment being placed back on file during the Rapid Update process, please confirm that your borrower has contacted the creditor directly to advise them the account is no longer being disputed.

- Public Records can be rescored as well.

Public Records							
Update	Plaintiff	Docket Number	Date Reported	Date Paid	Amount	Owner	Details
<input type="checkbox"/>	TIPPECANOE COLLECTION	0204SC01479	04-2019	07-2019	\$442	Borrower	View
<input type="checkbox"/>		40608REG	05-2017		\$0	Borrower	View
<input type="checkbox"/>		3335443	12-2016		\$47	Borrower	View

6. When complete, scroll down and add any additional email addresses to be notified.

Xactus does not guarantee changes in credit scores. Scores are calculated at the exact moment the file is requested and are determined by the information contained in the file at that time. Xactus relies completely on the credit repositories to process updates. In cases where a credit repository decides to re-verify the documentation, the update process may take longer (up to 30 days). Xactus is not responsible for acceptance or rejection of documents by the credit repositories. Xactus customers will be responsible for all fees associated with a RescoreX request regardless of outcome. In addition, Xactus is not responsible for the re-reporting of erroneous information by the creditors.

Should the total cost exceed your estimated charges, a representative will contact you before proceeding with the order.
*Turnaround times may vary based on individual credit bureaus and cannot be guaranteed.

UNDER NO CIRCUMSTANCES MAY CUSTOMER PASS THIS COST, DIRECTLY OR INDIRECTLY, TO THE CONSUMER.

By submitting this order, I certify that the attached documentation and consumer indicative information is true and accurate, to the best of my ability.

Email addresses to be notified for this order:



7. Review the estimated charges and then click Submit.

Estimated Trade Fees:	\$0.00
Processing Fee:	\$10.00
Expert Rescore Review:	\$25.00
Total Estimated RescoreX Fee:	\$35.00

8. The request will be submitted and details will be listed under Service Orders, including the analyst you can contact with any questions.

Service Orders:

Rapid Update:		
Order ID:	24302225	Upload supporting documentation... Ask a question...
Status:	Pending	
Ordered:	07-08-2024, 10:35:51 AM	
Special instructions:		
Analyst:	Test Analyst 800-243-0120 X 0000	

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