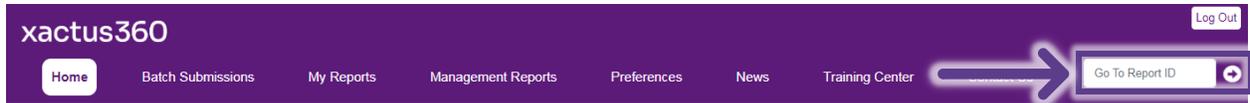


1. Start by logging into Xactus360 and opening the borrowers file from the home page.



2. On the left-hand side under Options, click ezLOE.



Log Out

Home
Batch Submissions
My Reports
Management Reports
Preferences
News
Training Center

➔

Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order Xpress Update](#)
- [Order RescoreX](#)
- [LoanShield Credit Review/Refresh Report](#)
- [Liens and Judgements](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Experian Precise ID](#)
- [Reassign Report Owner](#)
- [Upload Supporting Docs](#)
- [Convert to Mortgage Only](#)
- [Order New Credit ReportX](#)
- [Order New Credit ReportX, Borrower Only](#)
- [Order New Credit ReportX, Co-Borrower Only](#)
- [Order New Mortgage Only](#)
- [Order New Pre-QualificationX](#)

Options:

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

Borrower			Co-Borrower				
Borrower: Nickie Green	SSN: 123-00-3333		Borrower: Alan Brown	SSN: 123-00-4444			
Address: 100 Terrace Ave West Haven, CT, 06516			Address: 800 Cleveland Ave Browns, OH, 44070				
Email:	Phone:		Email:	Phone:			
Scores							
	TransUnion	Experian	Equifax	TransUnion	Experian	Equifax	
FICO:	730	[732]	734	FICO:	723	742	732
Credit Assure:	+18	+37	+26	Credit Assure:	+33	+0	+0
Wayfinder™:	Order	Order	Order	Wayfinder™:	Order	Order	Order
What-If™:	Order	Order	Order	What-If™:	Order	Order	Order
Xcel ScoreX	Order			Xcel ScoreX	Order		
Summary							
Accounts: 48			Balance: \$167,152				
Open Accounts: 33			Payment: \$2,544				
Delinquent Accounts: 0			Past Due: \$0				
Details							
Loan Number:			Status: Completed				
Report ID: 50982067			Entered: 09-27-2023, 11:18:54 AM				
Report Type: Credit ReportX			Completed: 09-27-2023, 11:29:37 AM				
Available Reports							
		Report Type	Date	Format			
View	Download	Credit ReportX	09-27-2023, 11:29:37 AM	PDF			
View	Download	Credit ReportX	09-27-2023, 11:29:37 AM	PDF			
View	Download	Credit ReportX	09-27-2023, 11:18:55 AM	PDF			

01/03/2024

3. All derogatory accounts will automatically be checked. Select all liabilities, inquiries, addresses and name variations that need an explanation and include an optional note for the borrower to provide clarification. The Explanation field can be used if the borrower was interviewed verbally and all that is needed is the borrower's confirmation and signature.

ezLOE Letter of Explanation

Order ezLOE

Select/Deselect All

Liabilities						
Include	Name	Account Number	Date Opened	Balance	Owner	Source
<input checked="" type="checkbox"/>	AHM	2210-75105931112	02-2019	0	Borrower	Equifax

Note:

Explanation:

4. Once all are checked, scroll to the bottom and ensure the borrower's email and/or mobile number are entered. Then, click Submit.

ezLOE Fee:

Send verification link to borrower/co-borrower via:

Borrower

Email:

Mobile Phone:

** Either Email or Mobile must be provided, if Email and Mobile are provided a link will be sent both ways. Providing a Mobile Phone # authorizes Xactus to Text Borrower, data rates may apply.*

5. The borrower will receive an email or text with a link to access the ezLOE.

Nickie Green,

We have prepared a credit report at the request of XACTUS TEST ACCOUNT. This report contains information obtained from one or more of the three major credit bureaus that require an explanation to proceed with your loan application. To complete your letter of explanation please click the below link and enter the last 4 digits of your SSN to access. This link will be valid for 7 days and may only be submitted once, you may view multiple times before submission.

[Click here to access ezLOE](#) ←

6. The consumer will enter their SSN and click Log in.

ezLOE **Letter of Explanation**

Nickie Green,

We have prepared a credit report at the request of XACTUS TEST ACCOUNT. This report contains information obtained from one or more of the three major credit bureaus that require an explanation to proceed with your loan application. To protect your data & complete your letter of explanation please enter the last 4 digits of your SSN and click log in to access.

Thank you,

Xactus Demo

Please enter the last 4 digits of your SSN to proceed:

....

Log in ←

7. An explanation is required in the Note field.

XACTUS TEST ACCOUNT Mortgage Company



Borrower: Nickie Green

We have prepared a credit report at the request of XACTUS TEST ACCOUNT Mortgage. This report contains information obtained from one or more of the three major credit bureaus. You must provide an explanation in the space that has been provided below each item.

Accounts

Owner: Borrower	Phone: 800-528-4800	Opened: 12-2018	Months Reviewed: 1	Lates Reported
Account: AMEX	Status: FL	Balance: 5883 (as of 07-2023)	Repository: Experian	30: 0 60: 0 90+: 0
Account #: 18658135912541	Type: Revolving	Past Due:		

Note:
Enter Explanation

8. Then, an authorization must be completed before clicking Submit.

Authorization:

<input type="text" value="Nickie Green"/>	<input type="text" value="09/28/2023"/>
<input type="text" value="Nickie Green"/>	<input type="text" value="Date"/>
<input type="text" value="ngreen@xactus.com"/>	<input type="text" value="IP Address"/>

9. A printable copy of the completed ezLOE is now available to the borrower and an email will be sent to you for retrieval on the website.

Thank you.

Thanks for completing the letter of explanation form. You can download a printable copy of your completed ezLOE response here:

ezLOE Event Log			
Date	Description	IP Address	Action
09-28-2023, 01:06:10 PM	ezLOE created by Xactus Demo; Borrower url:https://xactus.to/iws4n5a	174.24.71.92	
09-28-2023, 01:06:10 PM	Email sent to borrower: mwitt@creditplus.com	174.24.71.92	
09-28-2023, 01:11:45 PM	Borrower accessed the link	174.24.71.92	
09-28-2023, 01:12:57 PM	Borrower accessed the link	174.24.71.92	
09-28-2023, 01:15:03 PM	Borrower completed ezLOE	174.24.71.92	View

10. Below is a sample of the ezLOE.

		370 Reed Rd., Suite 100, Broomall, PA 19008 800-243-0120		 Letter of Explanation	
XACTUS TEST ACCOUNT 370 REED ROAD, SUITE 100 BROOMALL, PA 19008		Client Code: X0330 Requested By: Xactus Loan Number:	Report ID: 51024496 Repositories: TUC/EXP/EQX		
Borrower			Co-Borrower		
Name: Nickie Green SSN: 123-00-3333 Address: 100 Terrace Ave, West Haven, CT 06516			Name: SSN: Address:		
<p>We have prepared a credit report at the request of XACTUS TEST ACCOUNT. This report contains information obtained from one or more of the three major credit bureaus. You must provide an explanation in the space that has been provided below each item.</p>					
Accounts					
Owner: Borrower		Phone: 800-528-4800		Opened: 12-2018	
Account: AMEX		Status: FL		Months Reviewed: 1	
Account #: XXXXXXXXXX2541		Type: Revolving		Past Due:	
		Repository: Experian		Balance: 5883	
Comment:				Lates Reported:	
				30: 0	
				60: 0	
				90+: 0	
Note: Explanation: Enter Explanation					
Inquiries					
A credit grantor has obtained a copy of your credit report. Indicate the purpose of the inquiry, if a new account was established please provide account # and balance.					
Owner: Borrower		Phone: 203-931-2020		New Debt Acquired: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Subscriber: CIBMS		Date: 08-02-2023		Repository: TransUnion	
Note: Explanation: Enter Explanation					
Borrower Signature: <i>Nickie Green</i>		Date: 09/28/2023			
Email:		IP Address:			

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