

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



2. Open the credit report and scroll to the Credit History section. Then, select the Individual Repository Return Information Link.

Credit History												
W h o s e	E C O A	Creditor Name	Date Rptd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90+	Account Status
		Acct Number	DLA	Credit Limit	Terms	Maximum Delinquency				Account Type		
B	I	V ZAH 17652438987 Credit Card, Terms Rev / Curr Acct	08/01/2023	04/01/2012 08/01/2023	\$15,000	\$8,756 MIN \$225	\$0	24	0	0	0	As Agreed Rev <a href="#">EXP/TUC/EQX</a>
B	I	BST BUJ 7770989098 Credit Card, Terms Rev / Curr Acct	08/01/2023	04/01/2013 08/01/2023	\$1,746	\$675 MIN \$50	\$0	12	0	0	0	As Agreed Rev <a href="#">EXP/TUC/EQX</a>
B	I	TOY OH TAH 3210989098 Automobile	06/01/2018	04/01/2016 08/01/2022	\$24,371 \$24,371	\$0 060M/\$500 02/2010, \$674	\$674	5	4	3		Charge Off Inst <a href="#">TUC/EXP/EQX</a>

3. Once the screen opens, click Trended Data.

W h o s e	E C O A	Creditor Name	Date Reported	Date Opened	High Credit	Balance	Past Due	Months Reviewed	30	60	90+	Account Type MOP
		Account Number	Last Activity	Credit Limit	Terms	Maximum Delinquency				Source		
B	I	V ZAH 17652438987 Credit Card, Terms Rev / Curr Acct	08/01/2023	04/01/2012 08/01/2023	\$15,000	\$8,756 MIN \$225	\$0	24	0	0	0	Rev/As Agreed EXP-A1
B	I	V ZAH 17652438987 Credit Card	08/01/2022	04/01/2011 08/01/2022	\$15,000 \$15,000	\$8,756 MIN \$225	\$0	24	0	0	0	Rev/As Agreed TUC-A1
B	I	V ZAH 17652438987 CREDIT CARD	07/01/2017	03/01/2006 07/01/2017	\$15,000	\$8,756 MIN \$225	\$0	24	0	0	0	Rev/As Agreed EQX-A1

- Another way to view Trended Data is from the Credit Report screen. Under Options, click Customize Report.



**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](#)
- [Experian Precise ID](#)
- [Reassign Report Owner](#)
- [Cancel Report \(Allow Repull\)](#)
- [Upload Supporting Docs](#)
- [Convert to Mortgage Only](#)
- [Order New Credit ReportX](#)
- [Order New Mortgage Only](#)
- [Order New Pre-QualificationX](#)

**Options:**

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

Borrower		Co-Borrower	
Borrower:	Lucky Knowscore	SSN:	999-42-2345
Address:	2121 13th Ave Las Vegas, NV, 89109		
Email:		Phone:	
Scores			
	TransUnion	Experian	Equifax
FICO:	N/A	N/A	N/A
Credit Assure:			
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 ①:		<a href="#">Order</a>	
Summary			
Accounts:	3	Balance:	\$9,431
Open Accounts:	2	Payment:	\$275
Delinquent Accounts:	0	Past Due:	\$0
Details			
Loan Number:		Status:	Completed
Report ID:	52917895	Entered:	11-30-2023, 04:39:31 PM
Report Type:	Credit ReportX	Completed:	11-30-2023, 04:39:33 PM
Available Reports			
	Report Type	Date	Format
<a href="#">View</a>	<a href="#">Download</a>	Credit ReportX	11-30-2023, 04:39:33 PM PDF

- Check the box 'Include Trended Data', then click Save.

Include Trended Data

Change Trade Sort Order

Creditor name

Highest balances

Delinquencies first, then by creditor name

Delinquencies first, then highest balances

Creditor name, with delinquencies last

Highest balances, with delinquencies last

Include Underwriting Alerts

11/30/2023

6. Trended Data will now appear under the Credit History section under each tradeline.

Credit History															
W h o s e	E C O A	Creditor Name		Date Rptd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Account Status		
		Acct Number		DLA	Credit Limit	Terms	Maximum Delinquency			Account Type					
B	I	V ZAH 17652438987 Credit Card, Terms Rev / Curr Acct		08/01/2023	04/01/2012 08/01/2023	\$15,000	\$8,756 MIN \$225	\$0	24	0	0	0	As Agreed Rev EXP/TUC/EQX		
Trended Data				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	2021	Scheduled													\$225
		Actual													\$9,877
		Past Due													
		Balance													\$1,105
		High Credit													
		Credit Limit													\$15,000
	2022	Scheduled	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225
		Actual	\$1,105	\$1,879	\$9,584	\$9,877	\$1,876	\$1,054	\$1,358	\$9,547	\$9,952	\$1,357	\$9,584	\$1,105	\$1,105
		Past Due													
		Balance	\$1,879	\$584	\$877	\$1,876	\$1,054	\$1,358	\$547	\$952	\$1,357	\$584	\$1,105	\$1,849	\$1,849
		High Credit													
		Credit Limit	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	2023	Scheduled	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225
		Actual	\$1,849	\$1,300	\$1,210	\$1,309	\$1,227	\$1,657	\$1,506	\$1,205	\$3,504	\$4,665			
		Past Due													
		Balance	\$1,300	\$1,210	\$1,309	\$1,227	\$1,657	\$1,506	\$1,205	\$3,504	\$4,665	\$8,756			
		High Credit													
		Credit Limit	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000

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