

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



2. On the left-hand side under Options, click Letter of Explanation.



Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order RescoreX](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Add Red Flag Report](#)
- [Reassign Report Owner](#)
- [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](#)
- [Consumer Disclosure](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)

Borrower				Co-Borrower			
Borrower: Nickie Green		SSN: 123-00-3333		Add Co-Borrower			
Address: 100 Terrace AVE West Haven, CT, 06516				Email: _____ Phone: _____			
Scores							
	TransUnion	Experian	Equifax				
FICO:	730	[732]	734				
Credit Assure:	+18	+37	+27				
Wayfinder™:	Order	Order	Order				
What-If™:	Order	Order	Order				
Summary							
Accounts: 33				Balance: \$16,742			
Open Accounts: 25				Payment: \$197			
Delinquent Accounts: 0				Past Due: \$0			
Details							
Loan Number: 2208000129				Status: Completed			
Report ID: 48988066				Entered: 07-18-2023, 10:27:37 AM			
Report Type: Credit ReportX				Completed: 07-18-2023, 10:30:52 AM			
Available Reports							
	Report Type	Date	Format				
View Download	Credit ReportX	07-18-2023, 10:30:52 AM	PDF				
View Download	Credit ReportX	07-18-2023, 10:27:39 AM	PDF				

3. Check the box next to the liabilities to include on the Letter of Explanation.

Order LOE

Select/Deselect All

Liabilities							
Include	Name	Account Number	Date Opened	Balance	Owner	Source	
<input checked="" type="checkbox"/>	BANKAMERICA	XXXXX7889	05-2004	0	Applicant	TransUnion	
<input checked="" type="checkbox"/>	BB & T	XXXXX9000	09-2018	10,000	Applicant	TransUnion	
<input checked="" type="checkbox"/>	BB&T MTG	XXXXX8000	04-2012	93,667	Applicant	Equifax	
<input type="checkbox"/>	CAPITAL ONE	XXXXX0889	11-2002	0	Applicant	TransUnion	
<input type="checkbox"/>	CBUSASEARS	XXXXX5895	07-2002	0	Applicant	TransUnion	
<input type="checkbox"/>	CHASE NA	XXXXX5055	10-2002	0	Applicant	TransUnion	

01/15/2024

- A new liability can be added as well by clicking Add. A section will dropdown to check the box and enter the needed information.

<input checked="" type="checkbox"/>	New Liability	abc123456789	01/01/2024	0	Borrower	Manual addition
Note:						
Explanation:						
<input type="button" value="Add"/>						

- You can also check boxes to include specific Inquiries or Addresses. A note or explanation can be added to any Inquiry. When complete, click Submit

Inquiries						
Include	Subscriber Name	Date	Owner	Source	New debt acquired?	
<input checked="" type="checkbox"/>	CITIBANK	09-28-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
Note:						
Explanation:						
<input type="checkbox"/>	CBCINNOVIS	09-23-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	CBCINNOVIS	09-17-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	CREDCO	09-17-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	CREDIT PLUS	09-07-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	CREDCO	09-04-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	KROLL FACTUAL DATA -	09-04-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	CBCINNOVIS	09-03-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	CBCINNOVIS	09-02-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
<input type="checkbox"/>	MERIDIAN LINK,LLC	09-02-2022	Applicant	Equifax	<input type="radio"/> Yes	<input type="radio"/> No
Addresses						
Include	Address	Date	Owner	Source	Do you currently own this property?	
<input checked="" type="checkbox"/>	912 YDCXEJHR DR SALEM, VA 24153	12-2010	Applicant	Equifax	<input type="radio"/> Yes	<input checked="" type="radio"/> No
<input type="button" value="Submit"/>						

- A copy of the Letter of Explanation will be displayed to print and share.

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