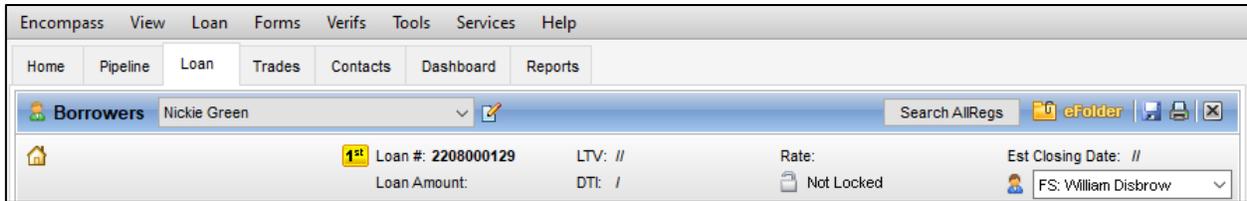
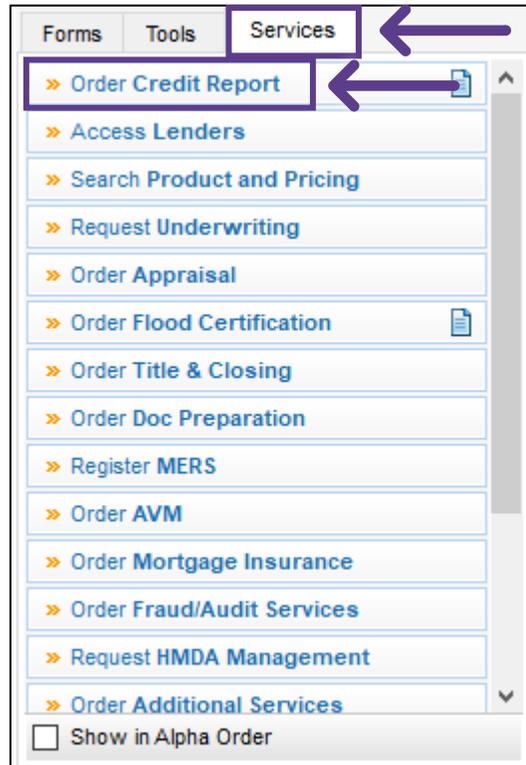


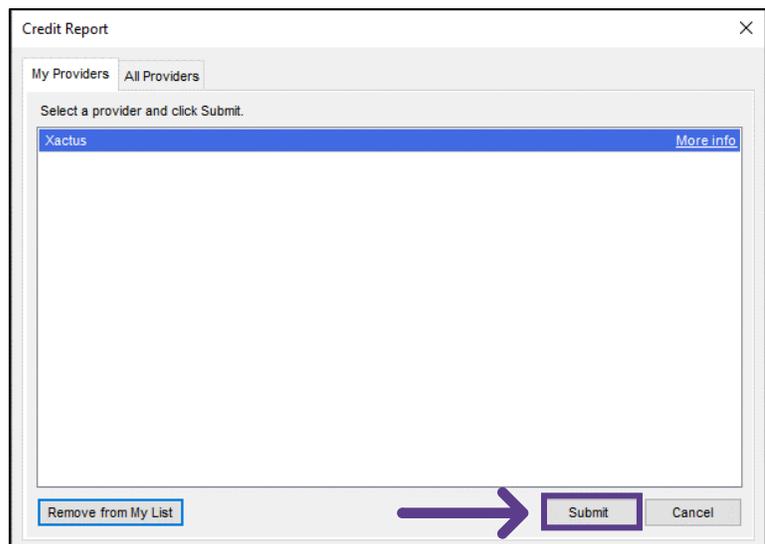
1. Start by logging in and opening the borrowers loan file.



2. Click on the Services tab in the bottom left corner. Select Order Credit Report.



A window will pop-up allowing you to choose your Provider. Select Xactus and click Submit to launch the order form.



3. The upgrade feature is used to add missing bureaus to an existing report. Start by, entering your user ID and password by clicking LOGIN INFORMATION. Then, make the selections for the report needed.

Request Type: Upgrade

Next, select an option under Import Liabilities.

Lastly, check the box next to the missing bureaus and when complete, click Submit.

Xactus

LOGIN INFORMATION

Borrowers * Nickie Green & Alan Brown

Loan Number 2208000129

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type * Upgrade

Reference Number 48986749

Report Type Consumer Credit

Report On Individual

Import Liabilities Do not import

Credit Bureaus

Experian

Equifax

TransUnion

Borrower

Last Name First Name SSN Birth Date

Green Nickie xxx-xx-3333 01/01/1990

Co-Borrower

Last Name First Name SSN Birth Date

Brown Alan xxx-xx-4444 01/02/1990

Street Name City State Zip

Borrower Current Address 100 Terrace Avenue West Haven CT 06516

Co-Borrower Current Address 100 Terrace Avenue West Haven CT 06516

Submit

4. A small window will appear as the report is loading. Please do not click off this screen until the processing is complete.

Xactus

LOGIN INFORMATION

Borrowers * Nickie Green & Alan Brown

Loan Number 2208000129

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type * Upgrade

Reference Number 48986749

Report Type Consumer Credit

Report On Individual

Import Liabilities Do not import

Credit Bureaus

Experian

Equifax

TransUnion

Borrower

Last Name First Name SSN Birth Date

Green Nickie xxx-xx-3333 01/01/1990

Co-Borrower

Last Name First Name SSN Birth Date

Brown Alan xxx-xx-4444 01/02/1990

Street Name City State Zip

Borrower Current Address 100 Terrace Avenue West Haven CT 06516

Co-Borrower Current Address 100 Terrace Avenue West Haven CT 06516

Close Submit

- When complete, the report will automatically open on your screen and will be saved into the Encompass eFolder. The report can also be viewed by clicking the blue icon under Documents.

Xactus LOGIN INFORMATION

Borrowers * Loan Number Submitting order on behalf of:

Nickie Green & Alan Brown 2208000129

ORDER INFORMATION ORDER STATUS

ORDER DATE	REFERENCE NUMBER	PRODUCT	STATUS	DOCUMENTS
07/18/2023 08:09:29 AM	48987112	INDIVIDUAL [EX , EQ , TU], CONSUMER CREDIT	COMPLETED	
07/18/2023 08:03:34 AM	48986749	INDIVIDUAL [EX , EQ , TU], CONSUMER CREDIT	COMPLETED	
07/18/2023 07:59:12 AM	48986678	INDIVIDUAL [EX , EQ , TU], MORTGAGE ONLY	COMPLETED	
07/18/2023 07:55:19 AM	48986532	INDIVIDUAL [EX , EQ , TU], MORTGAGE ONLY	COMPLETED	
07/18/2023 07:50:33 AM	48986379	INDIVIDUAL [EX , EQ , TU], MORTGAGE ONLY	COMPLETED	

[Close](#)

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1



2





370 Reed Rd., Suite 100 Broomall, PA 19008
 800-243-9129 Fax: 800-943-6461

CR*

Credit ReportX

XACTUS TEST ACCOUNT Client Code: XAC2322 Ordered: 06/16/2023 Report ID: 48122099

370 Reed Road, Suite 100 Requested By: Xactus Released: 06/16/2023 Repositories: TUCXPEIQX

Broomall, PA 19008 Loan Number: 2208000129 Released: 06/27/2023 Price: \$3.50

Borrower Co-Borrower

Name: Nickie Green	DOB: 01/01/1990	Name:	
SSN: 123-00-3333		SSN:	
Current Address: 100 Terrace Ave, West Haven, CT 06516		Current Address:	

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
PRC Risk Score, Classic (R)	Far (acc) (v2)	PRC Classic v6			
730	[732]	734			
Credit Asses™	Credit Asses™	Credit Asses™			
+18	+37	+27			
We found opportunities to raise your credit score by 18 points with the default settings.	We found opportunities to raise your credit score by 37 points with the default settings.	We found opportunities to raise your credit score by 27 points with the default settings.			

Credit Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Annual Late Payments		
								30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Revolving/Credit Line	28	25	0	\$0	\$491	\$16,742	2	3	1	0
Auto	0	0	0	\$0	\$0	\$0	0	0	0	0
Education	0	0	0	\$0	\$0	\$0	0	0	0	0
Other Installment	5	0	0	\$0	\$0	\$0	1	5	5	0
Totals	33	25	0	\$0	\$491	\$16,742	3	8	6	0

Number of Public Records:	0	Available Credit:	\$80,156
Number of Collections/Charge-offs:	0	Revolving Credit Line Used:	16%
Bankruptcy:	No	Number of Inquiries:	5
		Number of Authorized User Accounts:	2

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

02/06/2024