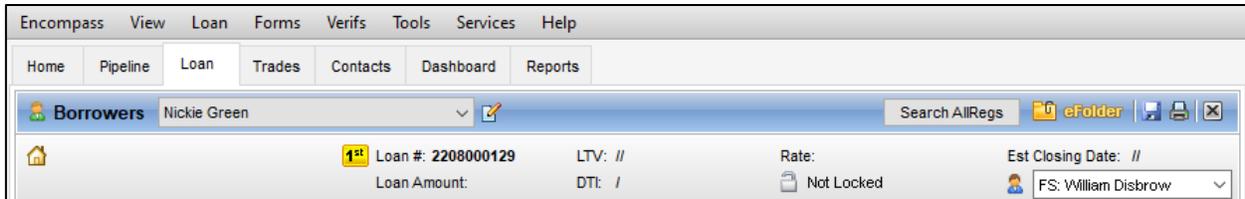
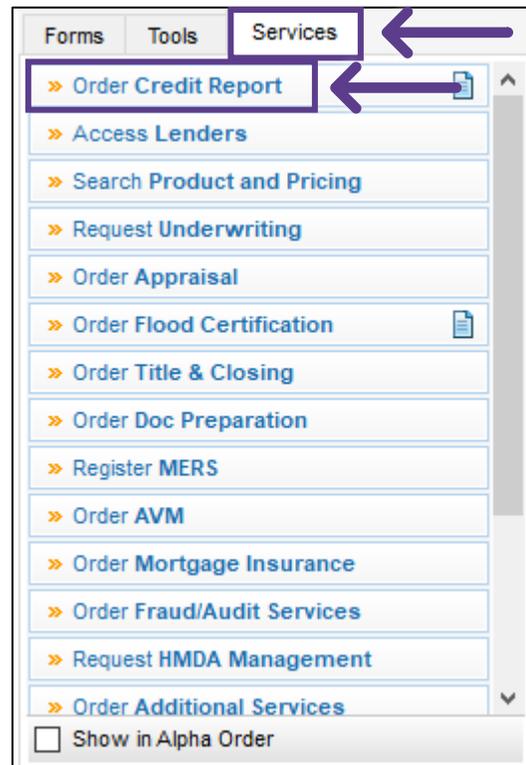


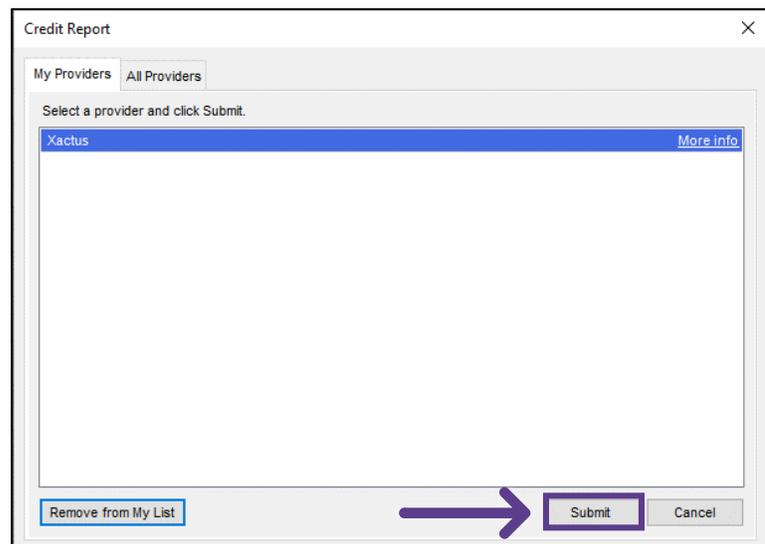
1. Start by logging in and opening the borrowers loan file.



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. Enter your user ID and password by clicking LOGIN INFORMATION. Then, make the selections for the report needed.

Request Type: New Report – Adds the co-borrower to an individual report

Report Type: Consumer Credit, Mortgage Only, PreQual, Refresh

Report On: Joint

Next, select an option under Import Liabilities.

Lastly, check the box next to the bureaus needed and when complete, click Finish.

Xactus

LOGIN INFORMATION

Borrowers \*  
Nickle Green & Alan Brown

Loan Number  
2208000129

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type \*  
New Report

Reference Number

Report Type \*  
Consumer Credit

Report On \*  
Joint

Import Liabilities  
Do not import

Credit Bureaus  
 Experian  
 Equifax  
 TransUnion

Borrower

Last Name	First Name	SSN	Birth Date
Green	Nickle	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 \*  
Nickle Green & Alan Brown

Loan Number  
2208000129

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type \*  
New Report

Reference Number

Report Type \*  
Consumer Credit

Report On \*  
Joint

Import Liabilities  
Do not import

Credit Bureaus  
 Experian  
 Equifax  
 TransUnion

Borrower

Last Name	First Name	SSN	Birth Date
Green	Nickle	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

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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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370 Reed Rd., Suite 100 Broomall, PA 19008  
800-243-0120

CR\*

Credit ReportX

XACTUS TEST ACCOUNT 370 Reed Road, Suite 100 Broomall, PA 19008	Client Code: X0330 Requested By: Xactus Demo Loan Number: 2406000203	Order: 05/04/2024 Released: 05/04/2024	Report ID: 59453775 Repository: TUC/EXP/ECX Price: \$134.10
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Borrower		Co-Borrower	
Name: John Hommesener SSN: 099-40-5000 DOB: 01/01/1990 Current Address: 175 13th Street, Washington, DC 20013	Name: Mary Hommesener SSN: 500-22-2000 DOB: 02/02/1991 Current Address: 175 13th Street, Washington, DC 20013		

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (R)	Fair Isaac (v2)	FICO Classic v8	FICO Risk Score, Classic (R)	Fair Isaac (v2)	FICO Classic v8
779	785	760	768	[ 771 ]	783
Credit Assure™	Credit Assure™	Credit Assure™	Credit Assure™	Credit Assure™	Credit Assure™
+0	+0	+0	+7	+32	+15

**Credit Summary**

Account Type	Number of Accounts	Open Accounts	Accounts in Current Status	Past Due	Payment	High Credit	Balance Accounts	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Revolving/Credit Line	1	1	0	\$0	\$25	\$10,000	\$950	0	0	0
Auto	1	2	0	\$0	\$500	\$24,371	\$15,836	0	0	0
Education	2	2	0	\$0	\$25	\$7,500	\$6,100	0	0	0
Other Installment	1	1	0	\$0	\$257	\$12,547	\$5,000	0	0	0
<b>Totals</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>\$0</b>	<b>\$807</b>	<b>\$54,418</b>	<b>\$27,886</b>	<b>0</b>	<b>0</b>	<b>0</b>

Public Records: 0	Available Credit: \$9,050	Total Debt Balance Invoiced: \$15,836	Utilization %: 61%
Collection/Charge-off: 0	Revolving/Credit Line Used: 10%	Total Debt Balance Uninvoiced: \$12,050	Revolving Utilization %: 10%
Bankruptcy: No	Inquiries: 0	Total High Credit: \$54,418	Dispute Count: 0
Authorized User Accounts: 0		Open Trades: 03/01/2011	

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

06/04/2024