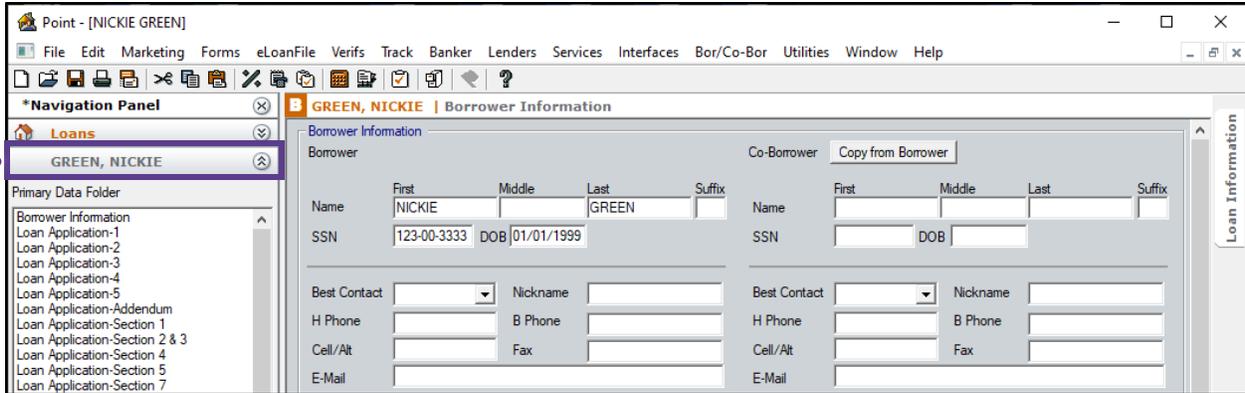
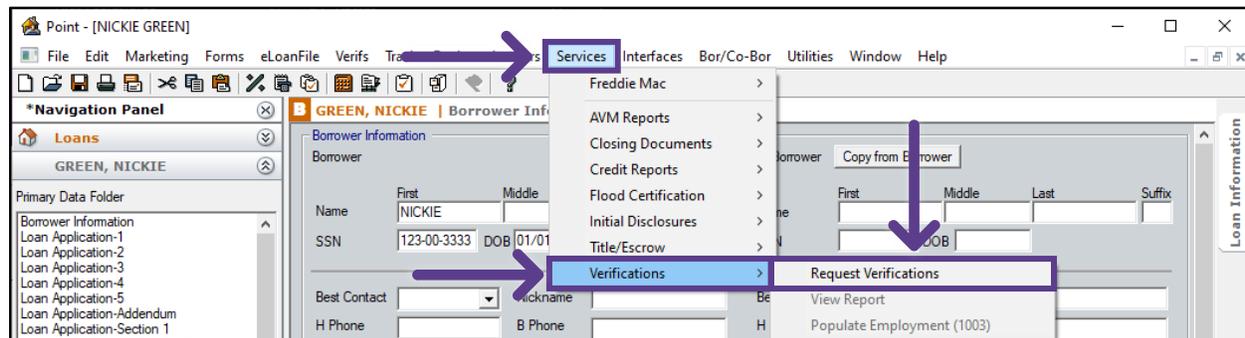


1. Start by logging in and opening the applicants loan file.



2. Click on the Services drop-down menu and navigate to Verifications, then click Request Verifications.



3. Select Xactus as the Verification Services Provider. Then, select the Order, Request and Verification type:

Order Type – New or Check Status

Request Type – Select Borrower: toggle between borrower and co-borrower if joint

Verification Type – Check the box for Verification of Employment and select Instant VOE:

Experian Verify, Instant VOE: Work Number, Instant VOE: Cascade, or Verification of Employment to start.

Authorization Method – Browse and upload the borrower’s authorization.

NOTE: The Authorization PDF is not required for Instant orders.

When all information is entered correctly, please click Submit.

The screenshot shows a web form titled "Request Verifications" with a close button (X) in the top right corner. The form is divided into several sections:

- Verification Services Provider:** A dropdown menu is set to "Xactus". To the right, the phone number "800-243-0120" and a link "Getting Started" are visible.
- Generic Verification Request:** This section is further divided into:
  - Order:** Three radio buttons are present: "Order New Verification" (selected), "Upgrade Order", and "Check Status". Below are two text input fields: "Primary Borrower Order Reference Number" (containing "51388304") and "Co-Borrower Order Reference Number" (empty).
  - Request Type:** A "Select Borrower" section has two radio buttons: "NICKIE GREEN" (selected) and "(No Co-Borrower Name)". Below are two pairs of input fields for "SSN" and "DOB". The first "SSN" field contains "123-00-3333" and the first "DOB" field contains "01/01/1999".
  - Verification Type:** A list of checkboxes and dropdowns. "Verification of Employment" is checked, and its dropdown is set to "Instant VOE: Experian Verify". Other options include "VOE Rush Processing", "SSNV Verification", and "E-Signature", each with a corresponding dropdown menu.
  - Authorization Method:** A dropdown menu is set to "Document Attached". Below it, a text input field contains the file path "\Megan.Witt\Desktop\TEST\Doc 3.pdf" and a "Browse" button.
- Additional Instructions, Comments:** A large text area for notes, currently empty.
- Payment:** A checkbox "Pay by credit card" and a button "Enter Credit Card".
- Buttons:** "Submit" and "Close" buttons are at the bottom.

Five purple arrows point to the following elements: the "Xactus" dropdown, the "Order New Verification" radio button, the "NICKIE GREEN" radio button, the "Browse" button, and the "Submit" button.

Press F1 for help

4. Input the user ID and password for your selected credit agency, then click OK.

The screenshot shows a dialog box titled "Xactus Login". It contains the following fields and elements:

- Account #: [Empty text box]
- User ID: [Text box containing "xactus.demo"]
- Password: [Text box containing "\*\*\*\*\*"]
- Save Password
- Need Help? section containing:
  - Xactus
  - 800-243-0120
  - [Getting Started](#)
- OK button (highlighted with a purple arrow)
- Cancel button

5. If the borrower is on Experian Verify a report will be instantly returned. If the borrower is not on Verify, an error message will appear. Click OK to be taken back to the Request Verifications screen.

The screenshot shows a dialog box titled "Documents Request Error". It contains the following elements:

- Information icon (i)
- Code: Description: Other Error / Other Error / Employer information not found
- OK button (highlighted with a purple arrow)

6. Select Instant VOE: Work Number from the dropdown. Then, click Submit.

Request Verifications

Verification Services Provider  
Xactus 800-243-0120 [Getting Started](#)

Generic Verification Request

Order

- Order New Verification
- Upgrade Order
- Check Status

Primary Borrower Order Reference Number  
51388304

Co-Borrower Order Reference Number

Additional Instructions, Comments

Pay by credit card

Request Type

Select Borrower

- NICKIE GREEN  (No Co-Borrower Name)

SSN: 123-00-3333 SSN:

DOB: 01/01/1999 DOB:

Verification Type:

- Verification of Employment Instant VOE: Work Number
- VOE Rush Processing VOE Rush Processing
- SSNV Verification SSNV Verification
- E-Signature E-Signature
- 
- 

Authorization Method:  
Document Attached

Press F1 for help

7. If the borrower has a record on The Work Number the report will be instantly returned. If the borrower has no record on The Work Number or Experian Verify, you can then order a manual verification.

Documents Request Error

**i** Code: Description: Reseller has submitted an invalid or empty end-user name.

8. Select Verification of Employment from the dropdown. Then, click Submit.

Request Verifications

Verification Services Provider: Xactus 800-243-0120 [Getting Started](#)

Generic Verification Request

Order

- Order New Verification
- Upgrade Order
- Check Status

Primary Borrower Order Reference Number:

Co-Borrower Order Reference Number:

Additional Instructions, Comments:

Pay by credit card

Request Type

Select Borrower

- NICKIE GREEN  (No Co-Borrower Name)

SSN:  SSN:

DOB:  DOB:

Verification Type:

- Verification of Employment
- VOE Rush Processing
- SSNV Verification
- E-Signature
- 
- 

Authorization Method:

Press F1 for help

9. The following will appear letting you know the order is being processed. Click OK.

Documents Status

Your request is being processed. Click on Request Documents again at a later time and choose Check Status of Pending Order

Code: Description: Your Verification request is being processed. To inquire the status of this request, please use the Check Status option.

10. You will be taken back to the Request Verifications screen where you can check the status of the order or request additional Verifications. Also notice that the primary borrower is also assigned a Reference number (Report ID) for the current order.

Request Verifications

Verification Services Provider: Xactus 800-243-0120 [Getting Started](#)

Generic Verification Request

Order

Order New Verification

Upgrade Order

Check Status

Primary Borrower Order Reference Number: 51218939

Co-Borrower Order Reference Number:

Additional Instructions, Comments

Pay by credit card

Request Type

Select Borrower

NICKIE GREEN  (No Co-Borrower Name)

SSN: 123-00-3333 SSN:

DOB: 01/01/1999 DOB:

Verification Type:

Verification of Employment

VOE Rush Processing

SSNV Verification

E-Signature

Authorization Method:

Press F1 for help

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