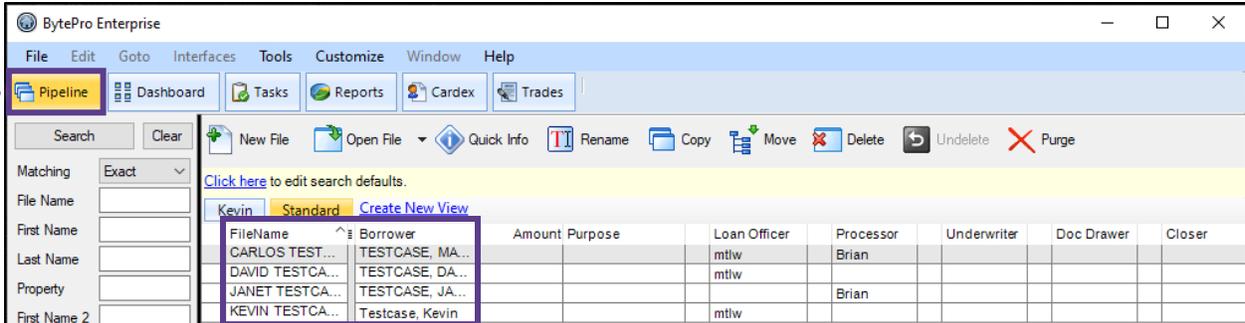
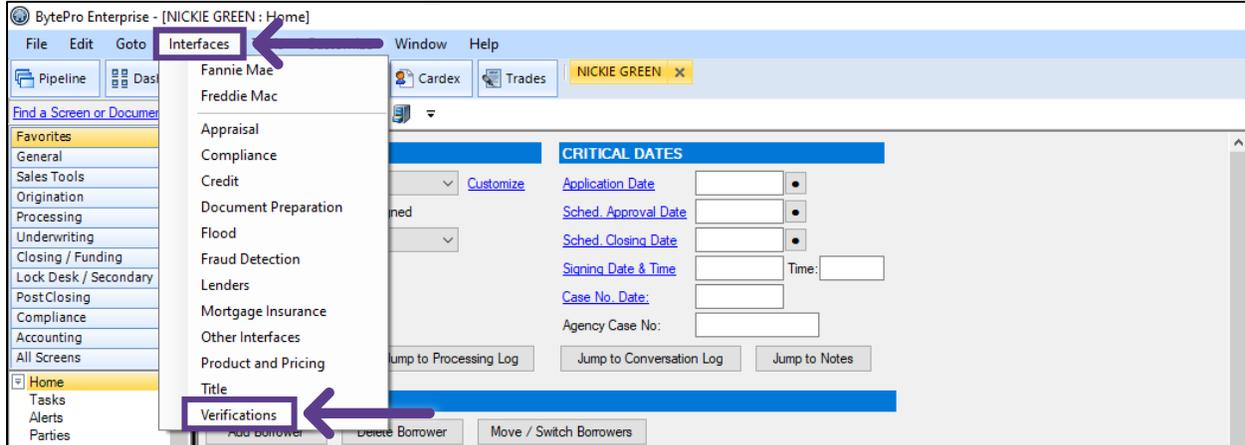


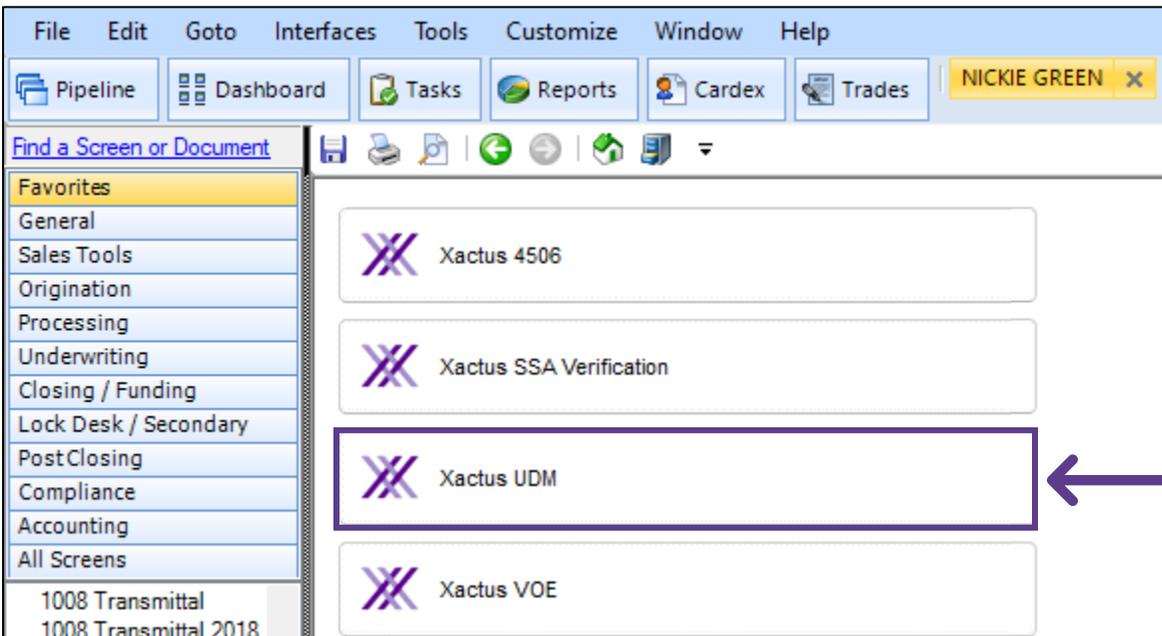
1. Start by logging in and opening the borrowers loan file from the Pipeline.



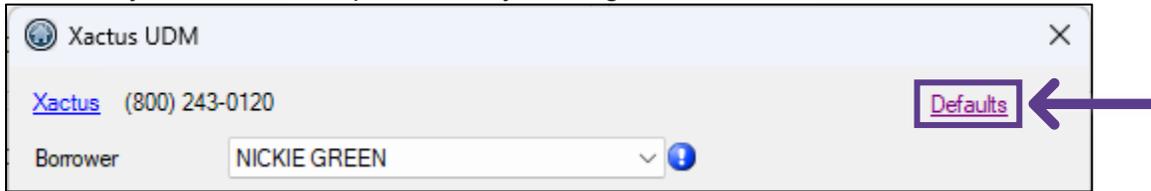
2. Then, click the Interfaces dropdown and select Verifications.



3. A list of providers will appear, double click Xactus UDM to open the order screen.

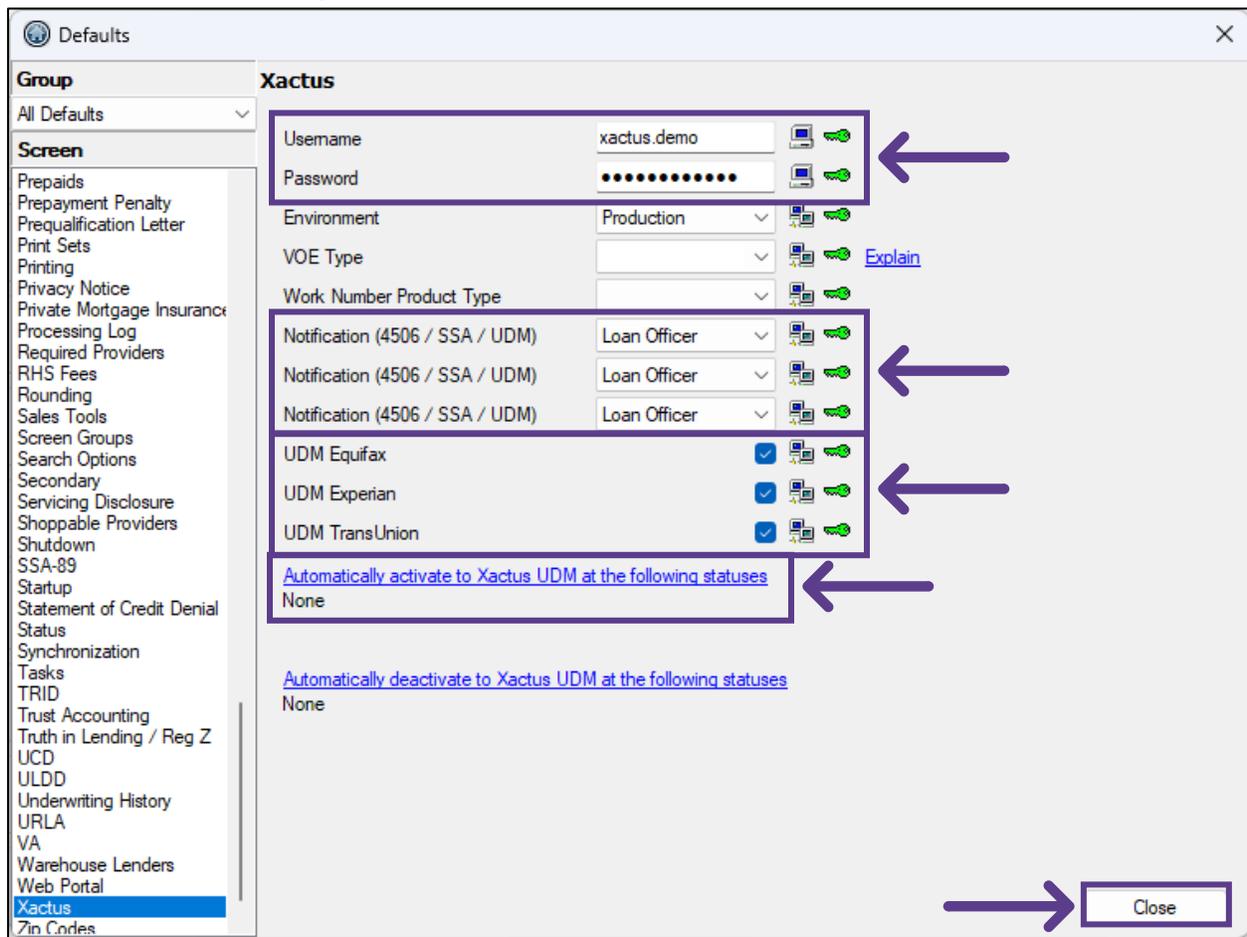


4. Enter your user ID and password by clicking Defaults.



5. Enter the username, password, and notification party. Then, check the box(es) next to the needed bureau.

If you want to order this UDX based on a milestone, click Automatically activate to Xactus UDM at the following statuses.



6. Make a Loan Status selection and click OK.

The image shows a dialog box titled "Select Loan Statuses" with a close button (X) in the top right corner. Below the title bar is a section labeled "Automatically activate to Xactus UDM at the following statuses". This section contains a list of 20 loan statuses, each with an unchecked checkbox. The "Credit Only" status is highlighted in blue and has a checkmark in its checkbox. Below the list are two buttons: "Select All" and "Clear All". At the bottom of the dialog box are three buttons: "OK", "Cancel", and a purple arrow pointing to the "OK" button.

Loan Status	Selected
Lead	<input type="checkbox"/>
Prequal	<input type="checkbox"/>
Credit Only	<input checked="" type="checkbox"/>
In Processing	<input type="checkbox"/>
Submitted	<input type="checkbox"/>
Approved	<input type="checkbox"/>
Resubmitted	<input type="checkbox"/>
Declined	<input type="checkbox"/>
Clear To Close	<input type="checkbox"/>
In Closing	<input type="checkbox"/>
Docs Sent	<input type="checkbox"/>
Closed	<input type="checkbox"/>
Canceled	<input type="checkbox"/>
Suspended	<input type="checkbox"/>
Docs Signed	<input type="checkbox"/>
Funded	<input type="checkbox"/>
Collateral Sent	<input type="checkbox"/>
Shipped	<input type="checkbox"/>
Purchased	<input type="checkbox"/>

7. When all is complete, click Close.

The screenshot shows a 'Defaults' window for the 'Xactus' group. The window has a title bar with a close button (X) in the top right corner. On the left side, there is a 'Screen' list with 'Xactus' selected. The main area contains the following configuration items:

Property	Value	Icon
Username	xactus.demo	Computer and Key
Password	••••••••	Computer and Key
Environment	Production	Computer and Key
VOE Type		Computer and Key, Explain
Work Number Product Type		Computer and Key
Notification (4506 / SSA / UDM)	Loan Officer	Computer and Key
Notification (4506 / SSA / UDM)	Loan Officer	Computer and Key
Notification (4506 / SSA / UDM)	Loan Officer	Computer and Key
UDM Equifax	<input checked="" type="checkbox"/>	Computer and Key
UDM Experian	<input checked="" type="checkbox"/>	Computer and Key
UDM TransUnion	<input checked="" type="checkbox"/>	Computer and Key

Below the UDM settings, there are two sections with blue links:

- [Automatically activate to Xactus UDM at the following statuses](#)
None
- [Automatically deactivate to Xactus UDM at the following statuses](#)
None

In the bottom right corner, a red arrow points to a button labeled 'Close'.

- Next, choose a Monitoring Date and once again check the box(es) next to the needed bureau. When complete, click Start.

The screenshot shows the Xactus UDM interface. At the top, it displays 'Xactus (800) 243-0120' and a 'Defaults' link. The 'Borrower' field is set to 'NICKIE GREEN'. Under 'Order and Loan Information', the 'Monitoring Date' is '08/29/2024'. Three checkboxes are checked: 'Equifax', 'Experian', and 'TransUnion'. At the bottom, there are buttons for 'Start', 'Status', 'Deactivate', and 'Get Current Report'. Purple arrows point to the 'Monitoring Date' field, the checked checkboxes, and the 'Start' button.

- The order has been submitted and an email will be sent to you when complete.
- Once the Undisclosed Debt VerificationX is active you will receive email notifications of any activity. Below is a sample of the email.

xactus

Undisclosed Debt VerificationX has alerted to a change in the below borrower's credit report.

Borrower(s): JOHN LLKEHKFUA/PATRICIA MMHRDPW

Report ID: [695879](#)

Date	Source	Type	Description
05-02-2024	EQX, Borrower	Derogatory	Creditor - SPRADLEY BARR FORD L, Industry - AUTOMOBILE DEALERS, NEW/Automotive
05-02-2024	EQX, Borrower	Derogatory	Creditor - WESTSTAR BANK/CEDARE, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - BB&T COMMERCIAL CARD, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - COLORADO COMMUNITY B, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	New Tradeline	Creditor - ALPINE BANK,DURANGO, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - BANK OF COLORADO, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - BOC, Industry - ALL BANKS/Banking

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

08/30/2024