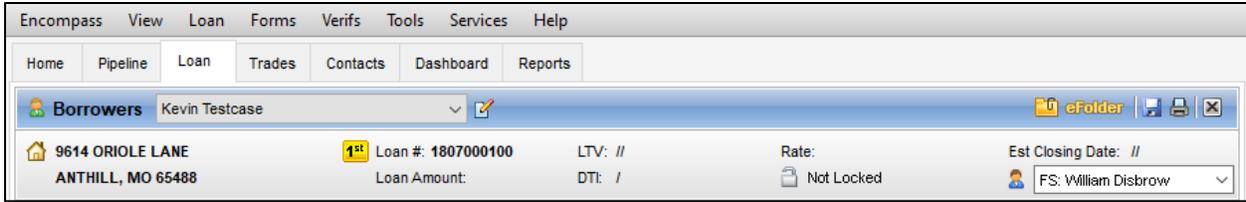
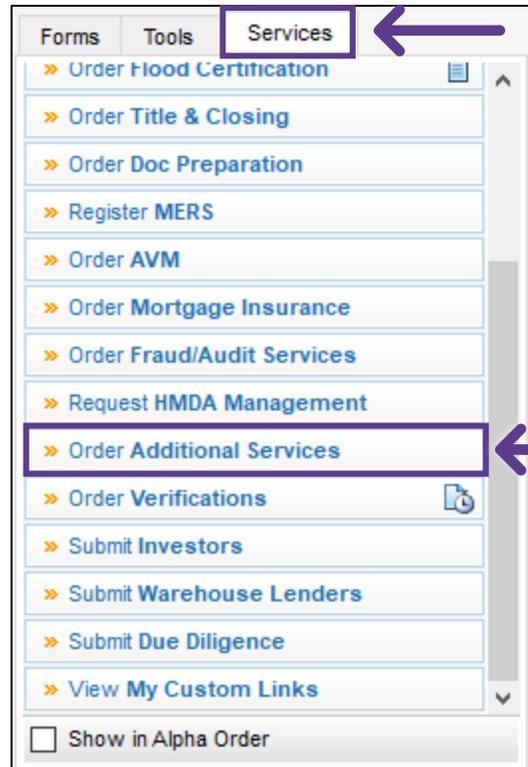


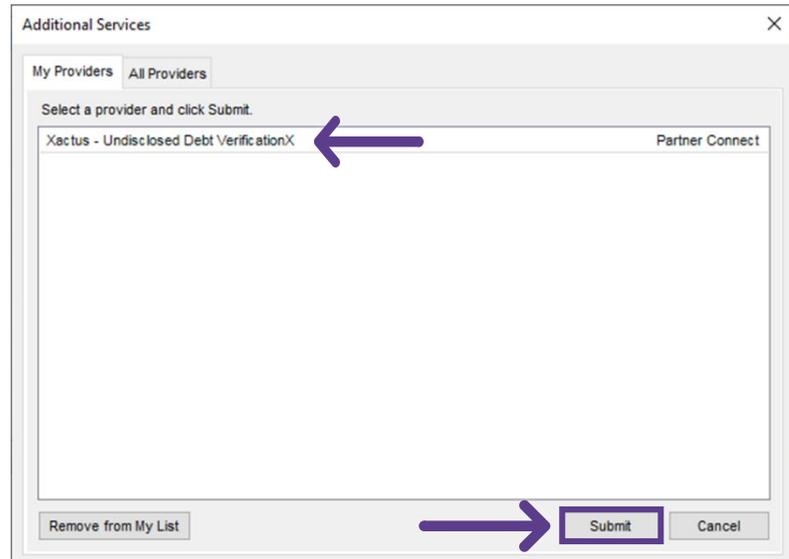
1. Start by logging in and opening the applicants loan file.



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



A window will pop-up allowing you to choose your Provider. Then, click Submit to launch the order form.



- Your applicant information will pre-populate from the 1003. Click Switch Operator ID if this order is needed under a different login. Toggle the Yes option to No to remove one of the borrowers. The Start Date will reflect the date the credit report was pulled, unless one was not ordered. In that case the Start Date will be blank, and one must be entered to process the order. Checkmark which bureaus are needed at the bottom. Then, ensure the proper notification email is entered. Once complete, click Submit.



## Undisclosed Debt VerificationX

Operator ID: xactus.demo [Switch Operator ID](#)

|   |                             |                             |              |
|---|-----------------------------|-----------------------------|--------------|
| Loan Number<br>2308000154   |                             |                             |              |
| Borrowers<br>Nickie Green & Alan Brown  |                             | CreditReport ID<br>52472645 |              |
| Borrower <input checked="" type="checkbox"/> Yes  |                             |                             |              |
| First<br>Nickie   | Middle                      | Last<br>Green               | Suffix       |
| Social Security Number<br>123-00-3333   | Date of Birth<br>01-01-1999 |                             |              |
| Street<br>100 TERRACE AV  | City<br>West Haven          | State<br>CT                 | Zip<br>06516 |
| Co-Borrower <input checked="" type="checkbox"/> Yes   |                             |                             |              |
| First<br>Alan   | Middle                      | Last<br>Brown               | Suffix       |
| Social Security Number<br>123-00-4444   | Date of Birth<br>02-02-2000 |                             |              |
| Street<br>100 TERRACE AV  | City<br>West Haven          | State<br>CT                 | Zip<br>06516 |
| Start Date<br>01/09/2024 <input type="text"/>   |                             |                             |              |
| Repository  |                             |                             |              |
| <input checked="" type="checkbox"/> Equifax <input checked="" type="checkbox"/> Experian <input checked="" type="checkbox"/> TransUnion |                             |                             |              |
| Notification Email Address<br>xactus@xactus.com   |                             |                             |              |
|   |                             | Cancel                      | Submit       |

- 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 **XX**

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

Borrower(s): JOHN LLKEHKFUA/PATRICIA MMHXRDPW

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                                   |

- The completed report can be found in your eFolder once you exit the loan. The status and completed order can also be found by clicking the documents icon next to Additional Services.

Forms
Tools
Services

- » Order Title & Closing
- » Order Doc Preparation
- » Register MERS
- » Order AVM
- » Order Mortgage Insurance
- » Order Fraud/Audit Services
- » Request HMDA Management
- » Order Additional Services 📄
- » Order Verifications 📄
- » Submit Investors
- » Submit Warehouse Lenders
- » Submit Due Diligence
- » Submit Servicing
- » View My Custom Links

Show in Alpha Order



8. Then, click View under Report.

| Borrower                             |           | Co-Borrower |     |
|--------------------------------------|-----------|-------------|-----|
| Name                                 | SSN       | Name        | SSN |
| NICKIE GREEN                         | 123003333 |             |     |
| Address                              |           | Address     |     |
| 100 TERRACE AV, WEST HAVEN, CT 06516 |           |             |     |

Bureau Status

[Deactivate](#)

|          | TransUnion | Experian | Equifax |             | TransUnion | Experian | Equifax |
|----------|------------|----------|---------|-------------|------------|----------|---------|
| Borrower | Active     | Active   |         | Co-Borrower |            |          |         |

Report Details

|                              |                            |                                |                   |
|------------------------------|----------------------------|--------------------------------|-------------------|
| <b>Loan Number</b>           | <b>Report ID</b>           | <b>Report Type</b>             | <b>Status</b>     |
|                              | 502110                     | Undisclosed Debt VerificationX | Active            |
| <b>Monitoring Start Date</b> | <b>Monitoring End Date</b> | <b>Report</b>                  | <b>Ordered By</b> |
| 09/11/2023                   | 01/07/2024                 | <a href="#">View</a>           | Xactus Test       |
| <b>Notification Email</b>    | <input type="text"/>       |                                |                   |

Notifications

| Date       | Source | Borrower     | Type          | Description   |                            |
|------------|--------|--------------|---------------|---|----------------------------|
| 09/11/2023 | TUC    | Nickie Green | Derogatory    | Creditor - Test   | <a href="#">Supplement</a> |
| 09/11/2023 | TUC    | Nickie Green | Inquiry       | Inquiry Date - 06/28/2023, Industry - Finance/Personal, Creditor - Xactus | <a href="#">Supplement</a> |
| 09/11/2023 | TUC    | Nickie Green | New Tradeline | Creditor - Syncb/test33, Industry - Clothing/CHARGE ACCOUNT               | <a href="#">Supplement</a> |
| 09/11/2023 | EXP    | Nickie Green | New Tradeline | Creditor - Barclays bk, Industry - Credit card                            | <a href="#">Supplement</a> |
| 09/11/2023 | EXP    | Nickie Green | Inquiry       | Inquiry Date - 07/02/2023, Industry - Credit bureau, Creditor - Abc bk    | <a href="#">Supplement</a> |
| 09/11/2023 | EXP    | Nickie Green | Inquiry       | Inquiry Date - 07/28/2023, Industry - Credit bureau, Creditor - Xactus    | <a href="#">Supplement</a> |

Activity Log

| Date                   | Source | Borrower     | Description          |
|------------------------|--------|--------------|----------------------|
| 09/11/2023 10:37:46 AM | TUC    | Nickie Green | Active               |
| 09/11/2023 10:37:32 AM | EXP    | Nickie Green | Active               |
| 09/11/2023 10:35:47 AM | EXP    | Nickie Green | Pending Activation   |
| 09/11/2023 10:35:41 AM | TUC    | Nickie Green | Pending Activation   |
| 09/11/2023 10:34:11 AM | EXP    | Nickie Green | Activation Requested |
| 09/11/2023 10:34:11 AM | TUC    | Nickie Green | Activation Requested |

9. Below is a sample of the report.



Advancing the Modern Mortgage



**Undisclosed Debt VerificationX**

|                                      |  |                         |
|--------------------------------------|--|-------------------------|
| <b>Report ID:</b> 771557             | <b>Borrower Name:</b> Kathy Yybxo                            | <b>Prepared For:</b>    |
| <b>Report Date:</b> 05/03/2024       | <b>Borrower SSN:</b> 666-79-0000                             | XACTUS TEST RI (RI1234) |
| <b>Requested By:</b> Keith-test      | <b>Borrower Address:</b> 757 Rxy Pyxv Dr , Forsyth, GA 31029 | 70 JEFFERSON BLVD       |
| <b>Loan Number:</b> 2402000756       |  | WARWICK, RI 02888       |
| <b>Ordered:</b> 05/02/2024           |  |                         |
| <b>Bureau Ordered:</b> TUC/ EQX/ EXP |  |                         |

\* Maximum monitoring length is through 08/29/2024 which is 120 days from the start date

**Monitoring Details - Borrower**

| Bureau     | Start Date | End Date |
|------------|------------|----------|
| TransUnion | 05/02/2024 |          |
| Equifax    | 05/02/2024 |          |
| Experian   | 05/02/2024 |          |

| Inquiries                    |                   |                     |                         |              |                 |        |
|------------------------------|-------------------|---------------------|-------------------------|--------------|-----------------|--------|
| Whose                        | Notification Date | Creditor            | Business Type/Loan Type | Inquiry Date | Subscriber Code | Source |
| B                            | 05/02/2024        | <u>ABC BK</u>       | Bank Card               | 03/20/2024   | 3331155         | EXP    |
| <a href="#">Add Comments</a> |                   |                     |                         |              |                 |        |
| B                            | 05/02/2024        | <u>CHASE MAN BK</u> | Finance/Personal        | 01/06/2024   | B 0419077       | TUC    |
| <a href="#">Add Comments</a> |                   |                     |                         |              |                 |        |

| Tradeline Notifications      |                   |                    |                |      |            |               |              |         |       |              |                    |           |        |
|------------------------------|-------------------|--------------------|----------------|------|------------|---------------|--------------|---------|-------|--------------|--------------------|-----------|--------|
| Whose                        | Notification Date | Creditor           | Account Number | ECOA | Open Date  | Reported Date | Credit Limit | Balance | Terms | Account Type | Industry/Loan Type | Status    | Source |
| B                            | 05/02/2024        | <u>BARCLAYS BK</u> | -              | -    | 12/02/2023 | 03/27/2024    | -            | \$7,321 | \$49  | Rev          | Credit Card        | As Agreed | EXP    |
| <a href="#">Add Comments</a> |                   |                    |                |      |            |               |              |         |       |              |                    |           |        |

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

05/06/2024