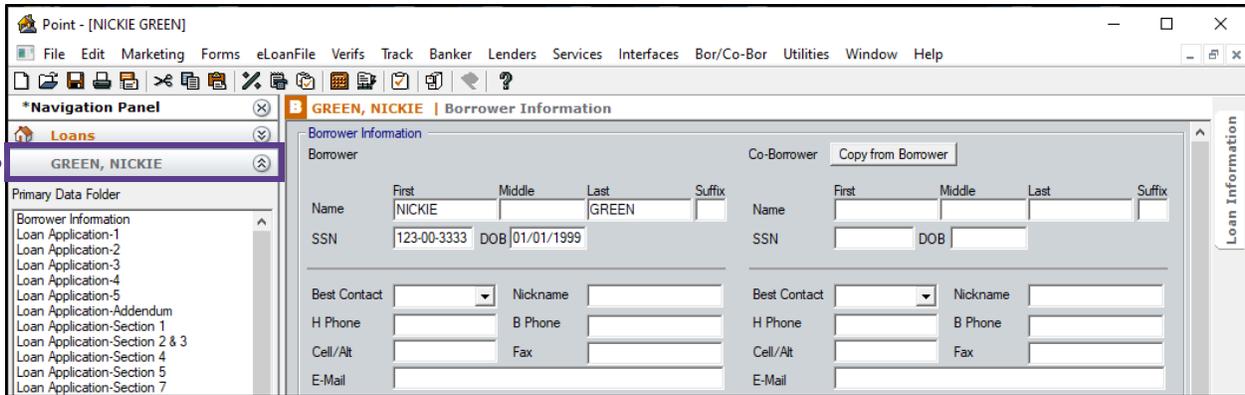
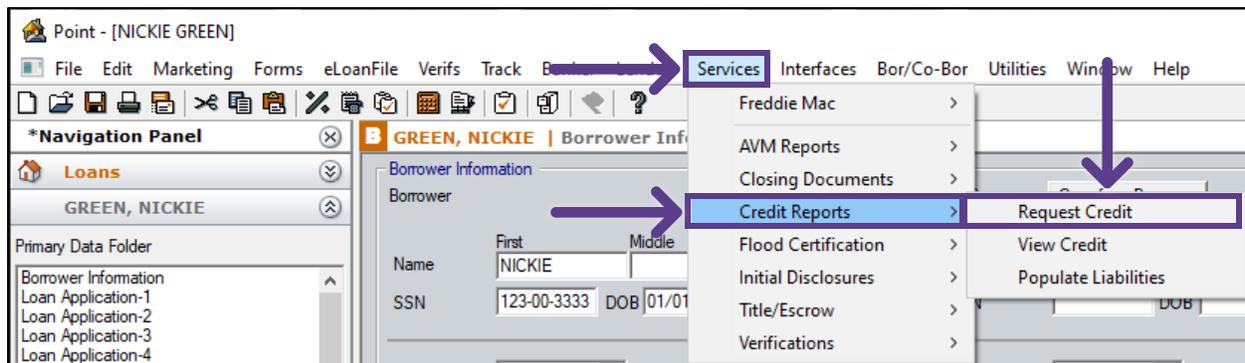


## How to Order a Credit ReportX Within Calyx Point (Xactus360)

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



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



3. Select your credit agency and report type as well as marking each bureau needed. Then, choose a Request Type.

Order New Report – Orders a new credit report.

Re-issue Existing Report – Imports an existing report of a particular file number.

Upgrade Existing Report – Add bureaus to an existing file and upgrade to include a co-borrower.

Retrieve Updated Report – Imports an existing report of a particular file number.

When complete, click Submit.

**Credit Report Request**

**Credit Agency**  
Xactus  
1-800-243-0120  
[Getting Started](#)

**Report Type**  
Individual Report  
Merge  
 Equifax  
 Experian  
 TransUnion

**Request Type**  
 Order New Report  
 Reissue Existing Report  
 Upgrade Existing Report  
 Retrieve Updated Report

**Credit Reference Number**  
[ ]

**Requested By**  
[ ]

Pay by credit card  
[ Enter Credit Card ]

Copy credit report liabilities to this 1003

**Nickie Green**

| Name   | First | Middle | Last  | Suffix |
|--------|-------|--------|-------|--------|
| Nickie |       |        | Green |        |

SSN: 123-00-3333    Birth Date: 01/01/1999    Age: 24

Home Phone: [ ]     Married     Unmarried     Separated

Present Addr.: 100 TERRACE AV    [ Credit PIN ]

City: WEST HAVEN    State: CT    Zip: 06516

Former Addr.: [ ]

City: [ ]    State: [ ]    Zip: [ ]

**(no co-borrower)**

| Name | First | Middle | Last | Suffix |
|------|-------|--------|------|--------|
|      |       |        |      |        |

SSN: [ ]    Birth Date: [ ]    Age: [ ]

Home Phone: [ ]     Married     Unmarried     Separated

[ Copy from Borrower ]

Present Addr.: [ ]    [ Credit PIN ]

City: [ ]    State: [ ]    Zip: [ ]

Former Addr.: [ ]

City: [ ]    State: [ ]    Zip: [ ]

[ Submit ]    [ Cancel ]

Press F1 for help

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



Xactus Login

Account #:

User ID:

Password:

Save Password

Need Help?  
Xactus  
1-800-243-0120  
[Getting Started](#)

5. The next screen will ask if liabilities should be imported or ignored. Select either Populate or Don't Populate.

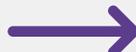
Populate Liabilities

Liabilities to be Ignored:

| Status | Creditor | Type | Balance | Pmt |
|--------|----------|------|---------|-----|
|--------|----------|------|---------|-----|

Liabilities to be Imported: # of Liabilities: 33

| Status | Creditor     | Type        | Balance | Pmt |
|--------|--------------|-------------|---------|-----|
| Open   | AMEX         | Revolving   | 5883    | 294 |
| Open   | CHASE        | Open        | 5379    | 107 |
| Open   | BOA MBNA     | Revolving   | 2969    | 15  |
| Open   | BK OF AMER   | Revolving   | 1377    | 25  |
| Open   | GEMB/WALMART | Revolving   | 832     | 35  |
| Open   | CAPITAL 1 BK | Revolving   | 302     | 15  |
| Open   | AHM          | Installment | 0       |     |
| Open   | BOA MBNA     | Revolving   | 0       |     |
| Paid   | CITI         | Revolving   | 0       |     |
| Paid   | CONSECO      | Revolving   | 0       |     |
| Paid   | DSNB MACYS   | Revolving   | 0       |     |
| Closed | FILENES      | Revolving   | 0       |     |
| Closed | FST USA BK B | Revolving   | 0       |     |
| Closed | FST USA BK B | Revolving   | 0       |     |
| Open   | GEMB/BANANA  | Revolving   | 0       |     |
| Open   | GEMB/GAP     | Revolving   | 0       |     |
| Paid   | GEMB/JCP     | Revolving   | 0       |     |
| Paid   | GEMB/OLDNAVY | Revolving   | 0       |     |
| Open   | HSBC/BSBUY   | Revolving   | 0       |     |
| Paid   | HSBC/RS      | Revolving   | 0       |     |
| Paid   | HUDSON UNT   | Installment | 0       |     |
| Open   | KOHLS CHASE  | Revolving   | 0       |     |



6. A copy of the report will now display on the screen.

View Credit Report
x

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

**XACTUS TEST ACCOUNT**  
370 Reed Road, Suite 100  
Broomall, PA 19008

Client Code: X0330  
Requested By: Xactus Demo  
Loan Number:

Ordered: 06/30/2023  
Released: 06/30/2023  
Reissued:

Report ID: [48517928](#)  
Repositories: EQX  
Price:

[Order Verifications](#)

| Borrower  | Co-Borrower      |
|---|------------------|
| Name: <b>Nickie Green</b>                                 | Name:            |
| SSN: 123-00-3333  | SSN:             |
| DOB: 01/01/1999   | DOB:             |
| Current Address:<br>100 Terrace Ave, West Haven, CT 06516 | Current Address: |

**File Summary**

| Account Type          | Number of Accounts | Open Accounts | Accounts Currently Past Due | Past Due | Payment | Balance  | Accounts | Historical Late Payments |         |          |
|-----------------------|--------------------|---------------|-----------------------------|----------|---------|----------|----------|--------------------------|---------|----------|
|                       |                    |               |                             |          |         |          |          | 30 Days                  | 60 Days | 90+ Days |
| Mortgage              | 0                  | 0             | 0                           | \$0      | \$0     | \$0      | 0        | 0                        | 0       | 0        |
| Revolving/Credit Line | 22                 | 21            | 0                           | \$0      | \$197   | \$15,893 | 2        | 3                        | 0       | 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     | 3                  | 0             | 0                           | \$0      | \$0     | \$0      | 1        | 5                        | 5       | 0        |
| Totals                | 25                 | 21            | 0                           | \$0      | \$197   | \$15,893 | 3        | 8                        | 5       | 0        |

Number of Public Records: 0

Number of Collections/Charge-offs: 0

Bankruptcy: No

Available Credit: \$69,695

Revolving/Credit Line Used: 19%

Number of Inquiries: 1

Number of Authorized User Accounts: 1

**Credit Score Information**

| Score   | Name            | Repository | Model           | Developed By | Range   | Calculated | Reported On |
|---------|-----------------|------------|-----------------|--------------|---------|------------|-------------|
| [ 734 ] | Nickie C. Green | Equifax    | FICO Classic v5 | Fair Isaac   | 334-818 | 07/20/2023 | EQX-A1      |

**Factors**  
 • 30 - Time since most recent account opening is too short  
 • 18 - Number of accounts with delinquency  
 • 23 - Number of bank or national revolving accounts with balances  
 • 5 - Too many accounts with balances  
 • Score value was adversely affected by credit inquiries present in the credit file.

**Credit History**

| W<br>h<br>o<br>s | E<br>C<br>O<br>A | Creditor Name | Date<br>Rprtd | Date<br>Opened | High<br>Credit | Balance | Past<br>Due         | Mo<br>Rev | 30 | 60 | 90<br>+ | Account Status |
|------------------|------------------|---------------|---------------|----------------|----------------|---------|---------------------|-----------|----|----|---------|----------------|
|                  |                  |               |               |                |                |         |                     |           |    |    |         | Account Type   |
|                  |                  | Acct Number   |               | DLA            | Credit         | Terms   | Maximum Delinquency |           |    |    |         |                |

Open PDF

Print

Close

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