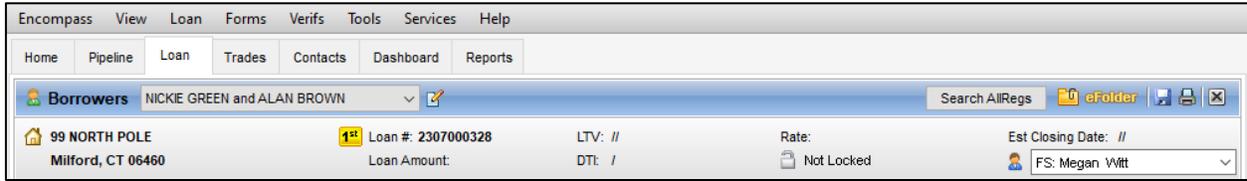
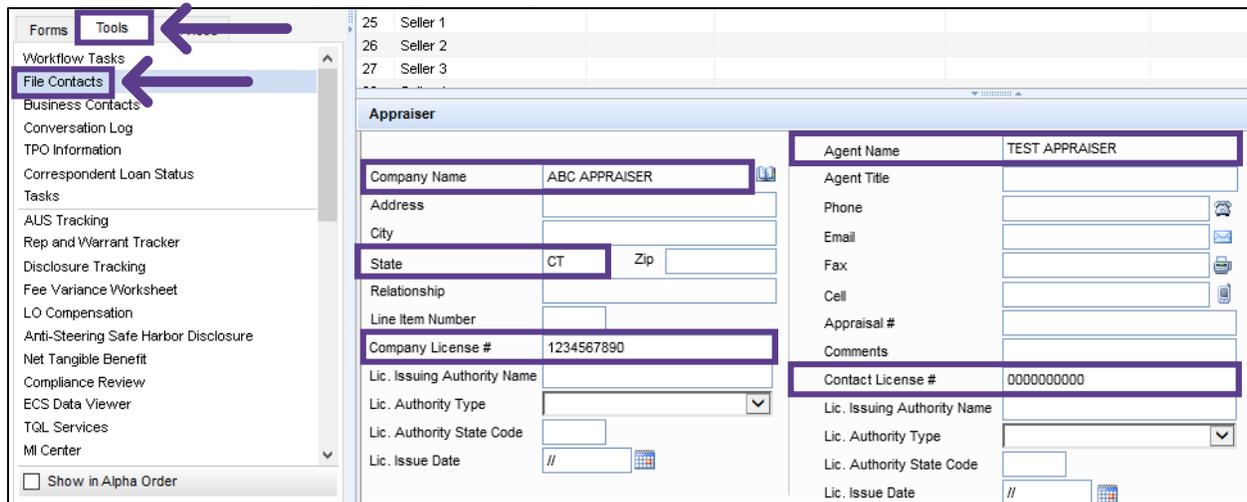


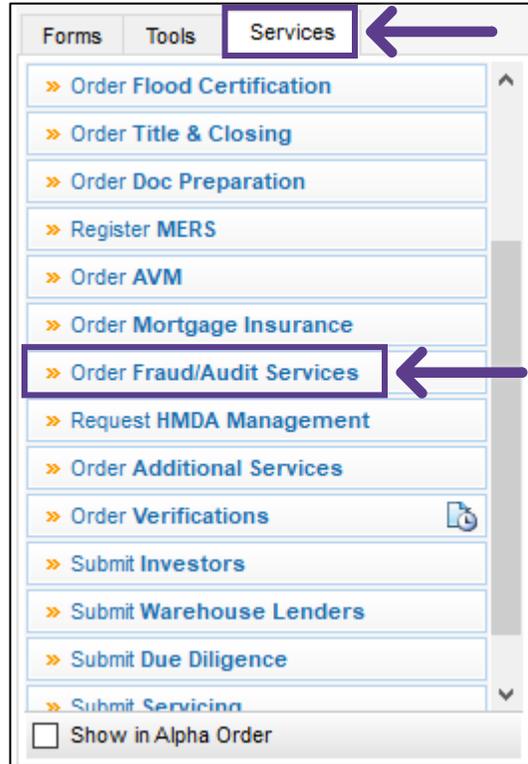
1. Start by logging in and opening the borrower's loan file.



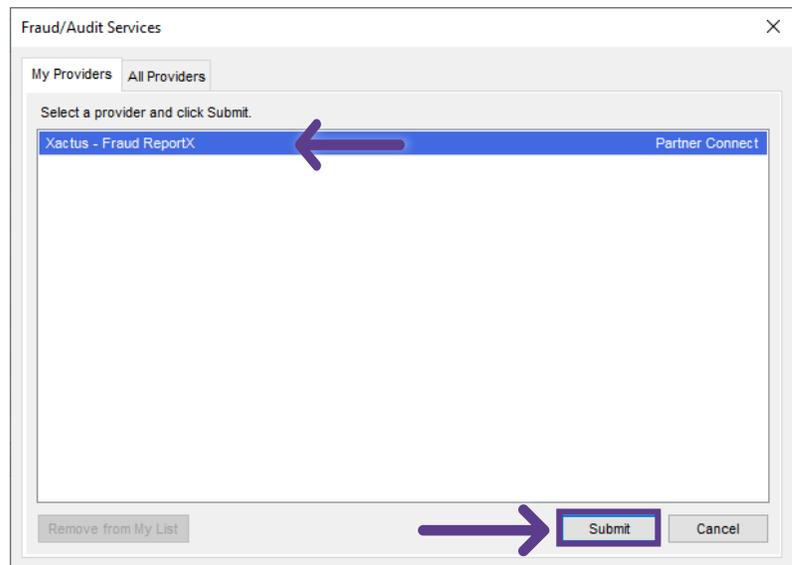
2. To ensure your contacts are populated into the order, enter them into the File Contacts section under Tools. Please note: the company name and state are required. For Appraisers and Appraiser Company's, please input the Name, State, and License Number.



3. Click on the Services tab in the bottom left corner. Select Order Fraud/Audit Services.



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



4. Start by selecting a Package for the order. This list will populate based on the package's setup for your account. Then, verify all fields have complete and accurate information. If any fields need to be updated, you can do so within the 1003 of the loan. Click Switch Operator ID if this order is needed under a different login. The first section will be about the Borrower.

The screenshot displays the Fraud ReportX interface. At the top left is the xactus logo with the tagline "Advancing the Modern Mortgage". To its right is the "FR^x Fraud ReportX" logo. In the top right corner, it shows "Operator ID: xactus.demo" and a "Switch Operator ID" link. The main form area includes a "Select Package" dropdown menu set to "BorrowerOnly", with a description of "FR^x_Borrower Details". Below this is a "Loan Number" field containing "2308000154". The "Borrower Information" section is highlighted with a purple border and contains the following fields:

- Borrower 1 Information** (Section Header)
- Borrower** dropdown menu: Nickie Green
- First Name**: Nickie
- Middle Name**: (empty)
- Last Name**: Green
- Social Security Number**: 123-00-3333
- DOB(MM-DD-YYYY)**: 01-01-1999
- Phone Number**: (empty)
- Drivers License Number**: (empty)
- Drivers License State**: (empty)
- Current Address** section:
 - Street**: 100 TERRACE AV
 - City**: West Haven
 - State**: CT
 - Zip**: 06516
- Employment Information** section:
 - Employer Status**: Currently Employed
 - Employer Name**: My Fake Company
 - Phone Number**: 800-258-3488
- Address** section:
 - Street**: 31550 Winterplace Parkw
 - City**: Salisbury
 - State**: MD
 - Zip**: 21804

5. If an additional borrower is needed, click Add Borrower and a new section will drop down with their pre-populated information.

Add Borrower +

6. Next, complete the Subject Property information as well as information about the Participants. Any participants will be auto filled based on the Contacts section of the loan file.

Property Information

Subject Property

Subject Property Address same as Borrower Current Address?

Street: 100 TERRACE AV City: West Haven State: CT Zip: 06516

Participant Information

Participant Information 1

Role: Appraiser

First Name: Test Last Name: Appraiser License Number: 0000000000

Company Name: ABC APPRAISER State: CT Zip: Phone:

7. Additional Participants can be added if needed.

Add Participant+

8. When all required information is input, scroll to the bottom and click Submit.

Cancel Submit

9. The order will appear in Pending status until complete.

The screenshot displays the Xactus Fraud ReportX interface. At the top left is the Xactus logo with the tagline "Advancing the Modern Mortgage". To its right is the "FR^x Fraud ReportX" header. A "View Report" link is located in the top right corner. Below the header is a summary table with the following data:

Ordered Date	Report ID	Package	Status	Loan Number
09-11-2023	18757	AllProductsPackage_iFrame	Pending	2307000328

Below the summary table is the "Borrower Details" section, which includes a table of borrower information:

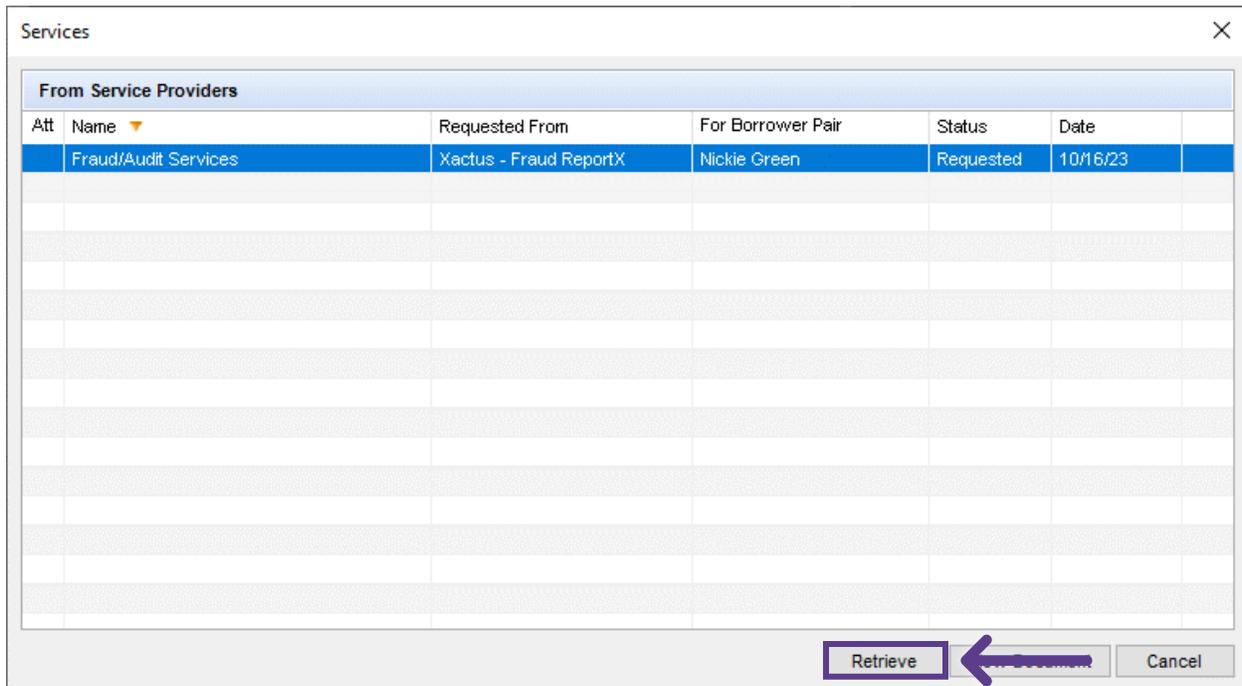
Borrowers	Name	SSN	Address
Borrower 1	NICKIE GREEN	123-00-3333	100 TERRACE AV, WEST HAVEN, CT 06516

Below the borrower details is the "Subject Property Address" section, which shows the address: "99 NORTH POLE, Milford, CT 06460". A "Close" button is located in the bottom right corner of the interface.

10. Once complete, the report can be immediately viewed on the Xactus360 website. The order and status can also be found by clicking the Check Status icon next to Fraud/Audit Services. Please note that it could take up to 20 minutes for the completed report to be returned in Encompass.

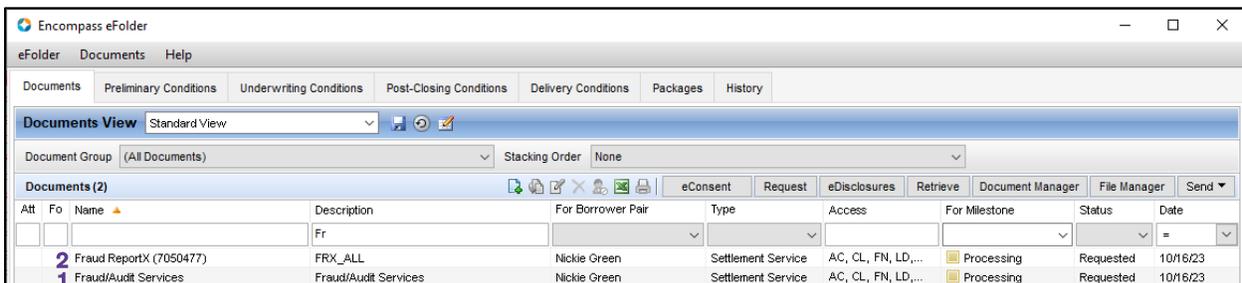
The screenshot shows the "Services" menu in the Encompass system. The menu is organized into three tabs: "Forms", "Tools", and "Services". The "Services" tab is active, displaying a list of services. The "Order Fraud/Audit Services" item is highlighted with a blue box, and a purple arrow points to the "Check Status" icon (a document with a magnifying glass) next to it. Other services listed include "Order Flood Certification", "Order Title & Closing", "Order Doc Preparation", "Register MERS", "Order AVM", "Order Mortgage Insurance", "Request HMDA Management", "Order Additional Services", "Order Verifications", "Submit Investors", "Submit Warehouse Lenders", and "Submit Due Diligence". At the bottom of the menu, there is a checkbox labeled "Show in Alpha Order".

11. Click the order needed and click Retrieve.



*Please note Encompass Partner Connect (EPC) uses Dynamic & Default E-folders. A document cannot return to the e-folder while a loan is open/locked and may take up to 20 minutes. This is by design of EPC and not a result of a Xactus delay. All documents are available immediately on xactus360.com

1. The Default folder will remain in processing / requested status. This is the folder that will allow you to utilize the check status button next to the order fraud/audit services option and return to the report screen.
2. The Dynamic folder will return once your order is completed and be labeled with your product and vendor name and say Processing / Received. This is where your completed document will be located.



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