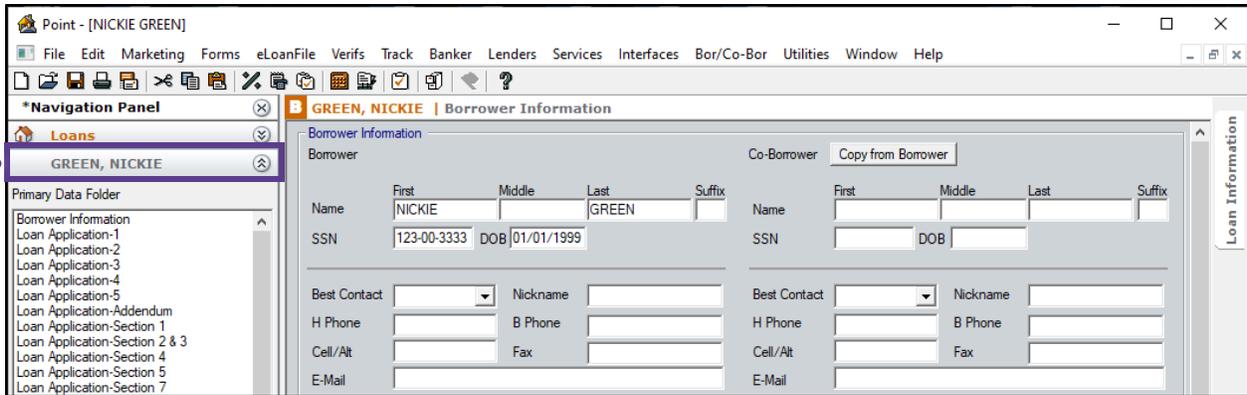
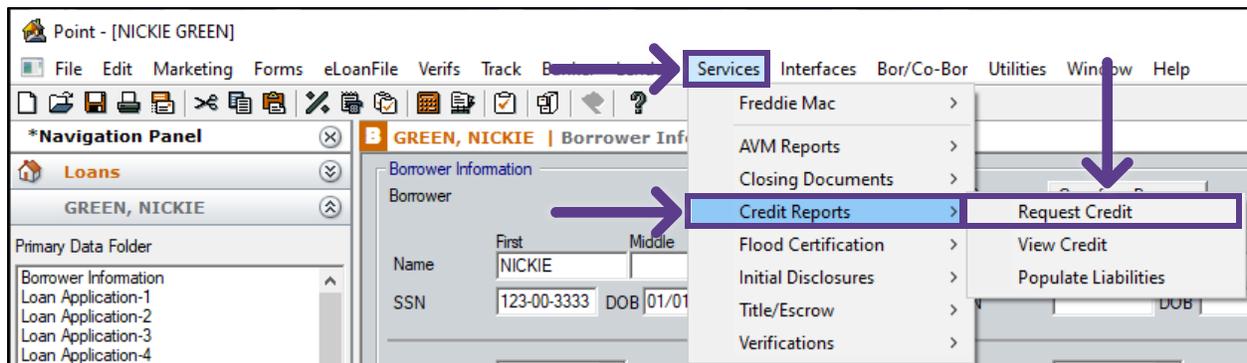


How to Order a Mortgage Only Report Within Calyx Point (Xactus360)

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. First, select Xactus as your credit agency and Streamline as the Report Type. Then, check the box next to the bureaus needed and 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
Streamline
 Equifax
 Experian
 TransUnion

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

Credit Reference Number
51221546

Requested By
[Empty Field]

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: [Empty] Married Unmarried Separated

Present Addr.: 100 TERRACE AV Credit PIN: [Empty]

City: WEST HAVEN State: CT Zip: 06516

Former Addr.: [Empty]

City: [Empty] State: [Empty] Zip: [Empty]

(no co-borrower)

Name	First	Middle	Last	Suffix

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

Home Phone: [Empty] Married Unmarried Separated

Copy from Borrower

Present Addr.: [Empty] Credit PIN: [Empty]

City: [Empty] State: [Empty] Zip: [Empty]

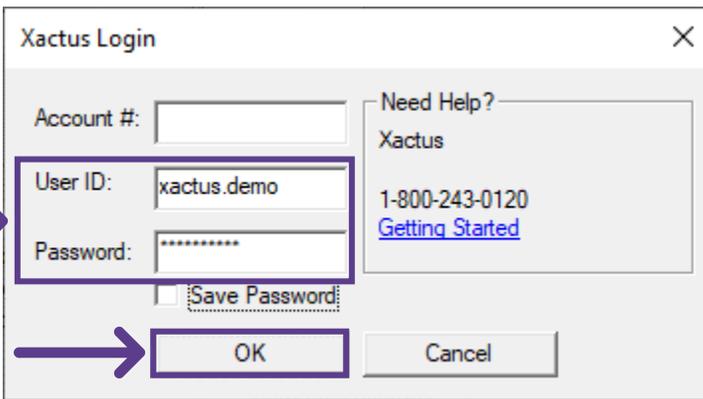
Former Addr.: [Empty]

City: [Empty] State: [Empty] Zip: [Empty]

Submit **Cancel**

Press F1 for help

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

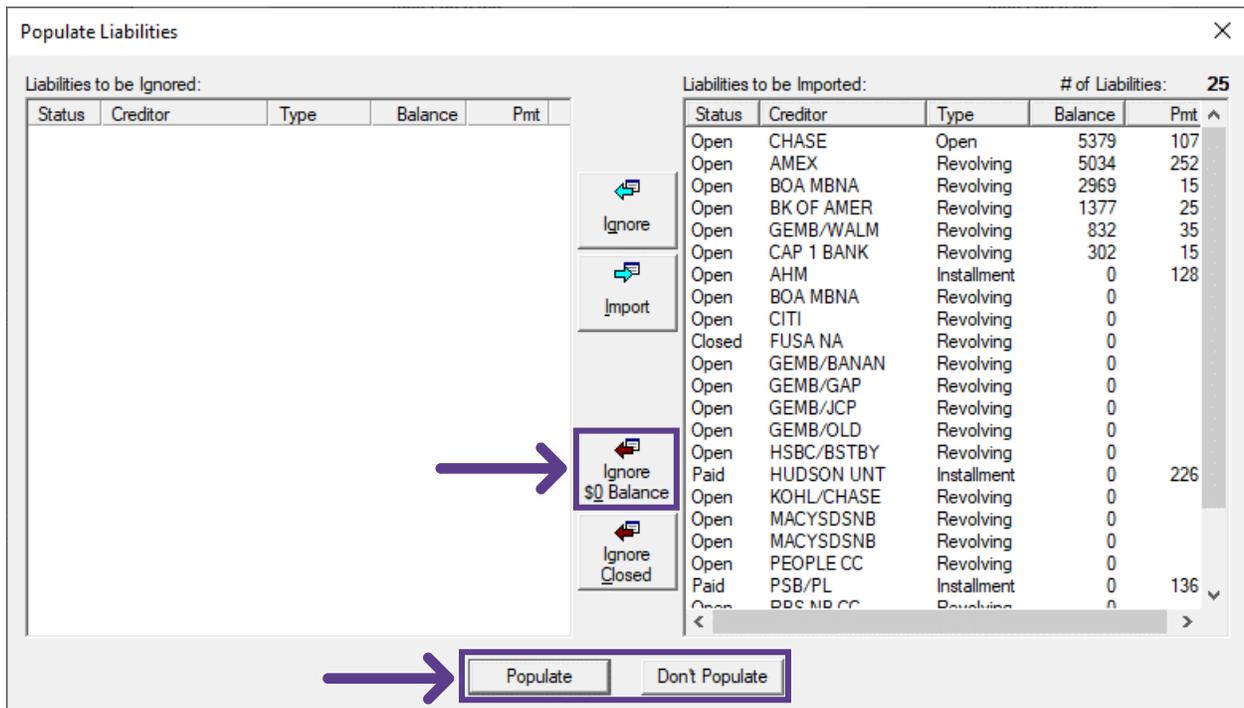


The Xactus Login dialog box contains the following fields and controls:

- Account #: [Empty text box]
- User ID: xactus.demo
- Password: [Masked text box]
- Save Password
- Need Help? section with Xactus logo, phone number 1-800-243-0120, and a [Getting Started](#) link.
- OK and Cancel buttons.

Two purple arrows point to the User ID field and the OK button.

5. The next screen will ask if liabilities should be imported or ignored. Click Ignore \$0 Balance. Then, select Populate.



The Populate Liabilities dialog box features two tables and a central control panel:

- Liabilities to be Ignored:** A table with columns: Status, Creditor, Type, Balance, Pmt.
- Liabilities to be Imported:** A table with columns: Status, Creditor, Type, Balance, Pmt, and # of Liabilities: 25.
- Central Control Panel:** Includes buttons for Ignore, Import, Ignore \$0 Balance, and Ignore Closed.
- Buttons:** Populate and Don't Populate at the bottom.

Two purple arrows point to the 'Ignore \$0 Balance' button and the 'Populate' button.

Status	Creditor	Type	Balance	Pmt	# of Liabilities
Open	CHASE	Open	5379	107	
Open	AMEX	Revolving	5034	252	
Open	BOA MBNA	Revolving	2969	15	
Open	BK OF AMER	Revolving	1377	25	
Open	GEMB/WALM	Revolving	832	35	
Open	CAP 1 BANK	Revolving	302	15	
Open	AHM	Installment	0	128	
Open	BOA MBNA	Revolving	0		
Open	CITI	Revolving	0		
Closed	FUSA NA	Revolving	0		
Open	GEMB/BANAN	Revolving	0		
Open	GEMB/GAP	Revolving	0		
Open	GEMB/JCP	Revolving	0		
Open	GEMB/OLD	Revolving	0		
Open	HSBC/BSTBY	Revolving	0		
Paid	HUDSON UNT	Installment	0	226	
Open	KOHL/CHASE	Revolving	0		
Open	MACYSDSNB	Revolving	0		
Open	MACYSDSNB	Revolving	0		
Open	PEOPLE CC	Revolving	0		
Paid	PSB/PL	Installment	0	136	
Open	PSB/PL	Revolving	0		

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

View Credit Report
✕

1 of 3
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370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120

Credit ReportX
Mortgage Only

XACTUS TEST ACCOUNT 370 Reed Road, Suite 100 Broomall, PA 19008	Client Code: X0330 Requested By: Xactus Demo Loan Number: GREEN,NICKIE	Ordered: 10/05/2023 Released: 10/05/2023 Reissued:	Report ID: 51221546 Repositories: EQX Price:
---	--	--	--

Order Verifications

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

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	10/05/2023	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.

Mortgage History

No Mortgage Accounts to Report

Open PDF Print Close

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