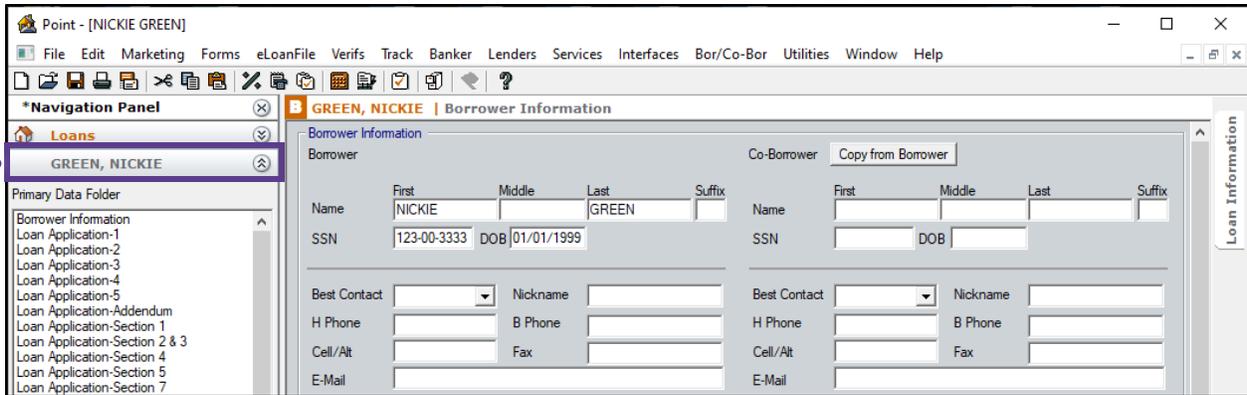
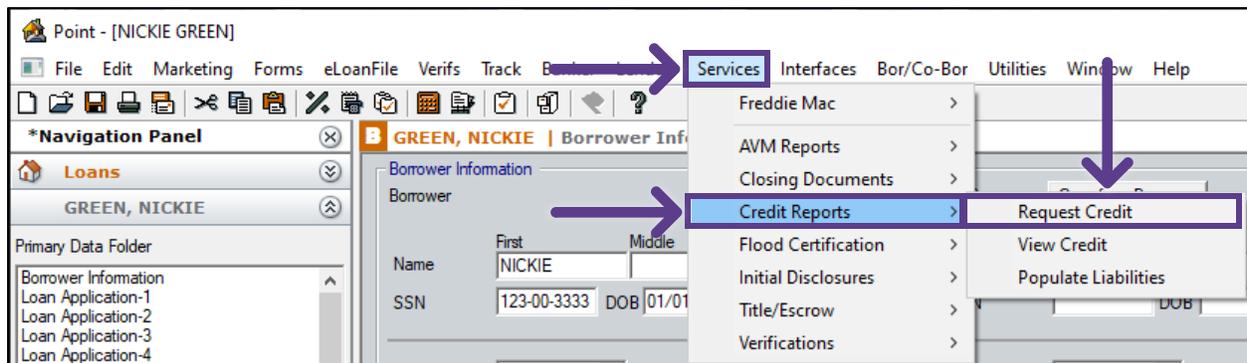


How to Order a Pre-QualificationX Report Within Calyx Point (Xactus360)

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 SoftCheck 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.

The screenshot shows a 'Credit Report Request' form with the following fields and options:

- Credit Agency:** Xactus (selected), 1-800-243-0120, [Getting Started](#)
- Report Type:** Individual Report, SoftCheck (selected)
- Bureaus:** Equifax, Experian, TransUnion
- Request Type:** Order New Report, Reissue Existing Report, Upgrade Existing Report, Retrieve Updated Report
- Credit Reference Number:** [Empty field]
- Requested By:** [Empty field]
- Payment:** Pay by credit card,
- Liabilities:** Copy credit report liabilities to this 1003
- Buttons:** Submit, Cancel

PERSONAL INFORMATION (NICKIE GREEN)

Name	First	Middle	Last	Suffix
Name	NICKIE		GREEN	

CONTACT AND ADDRESS INFORMATION (NICKIE GREEN)

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

Home Phone: [Empty field] Married Unmarried Separated

Present Addr.: 100 TERRACE AV

City: WEST HAVEN **State:** CT **Zip:** 06516

Former Addr.: [Empty field]

City: [Empty field] **State:** [Empty field] **Zip:** [Empty field]

(no co-borrower)

Name	First	Middle	Last	Suffix
Name				

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

Home Phone: [Empty field] Married Unmarried Separated

Copy from Borrower:

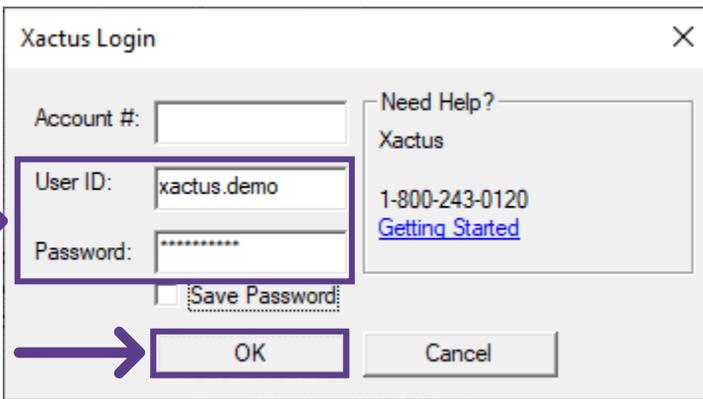
Present Addr.: [Empty field]

City: [Empty field] **State:** [Empty field] **Zip:** [Empty field]

Former Addr.: [Empty field]

City: [Empty field] **State:** [Empty field] **Zip:** [Empty field]

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

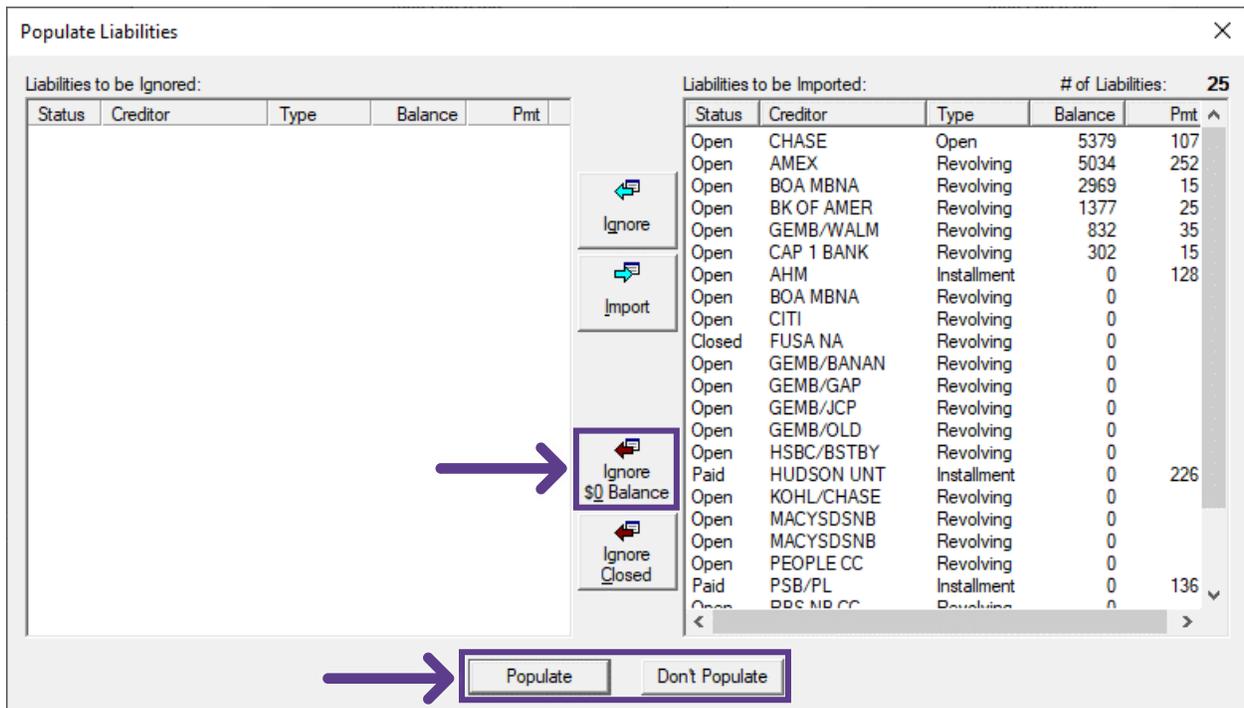


The Xactus Login dialog box contains the following fields and controls:

- 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, and Pmt. It is currently empty.
- Liabilities to be Imported:** A table with columns Status, Creditor, Type, Balance, and Pmt. It contains 25 entries. The total number of liabilities is 25.
- Central Control Panel:** Includes buttons for Ignore, Import, Ignore \$0 Balance, and Ignore Closed. A purple arrow points to the Ignore \$0 Balance button.
- Buttons:** Populate and Don't Populate buttons at the bottom. A purple arrow points to the Populate button.

Status	Creditor	Type	Balance	Pmt
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	

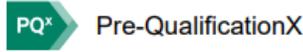
6. A copy of the report will now display on the screen.

View Credit Report
✕

1 of 5



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: GREEN,NICKIE

Ordered: 10/05/2023
Released: 10/05/2023
Reissued:

Report ID: [51221419](#)
Repositories: EQX
Price:

[Order Verifications](#)

Borrower

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

Co-Borrower

Name:
SSN:
Current Address:

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
		FICO Classic v5 [734] Credit Assure™ +26 <small>We found opportunities to raise your credit score by 26 points with the default settings.</small>			

* Available cash is set at \$10,000. Timeframe: Immediate.
Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau of FICO scores or changes. Predicted scores and score changes simulated by CreditXpert(R) products

Open PDF
Print
Close

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

10/24/2023