1. Start by logging in and opening the applicants loan file.
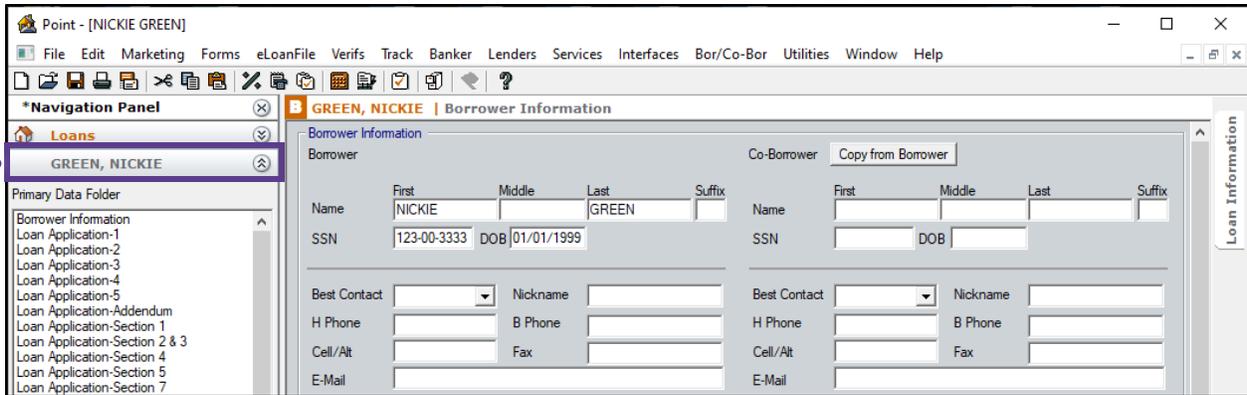
2. Click on the Services drop-down menu and navigate to Credit Reports, then click Request Credit.
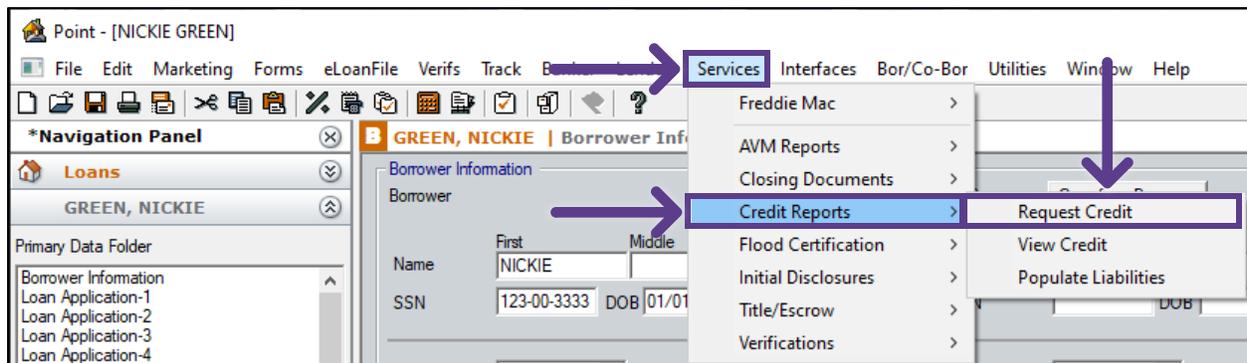
3. First, select Xactus as your credit agency and SoftCheck as the Report Type. Then, check the box next to the bureaus needed and choose a Request Type.
    Order New Report – Orders a new credit report.
    Re-issue Existing Report – Imports an existing report of a particular file number.
    Upgrade 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.

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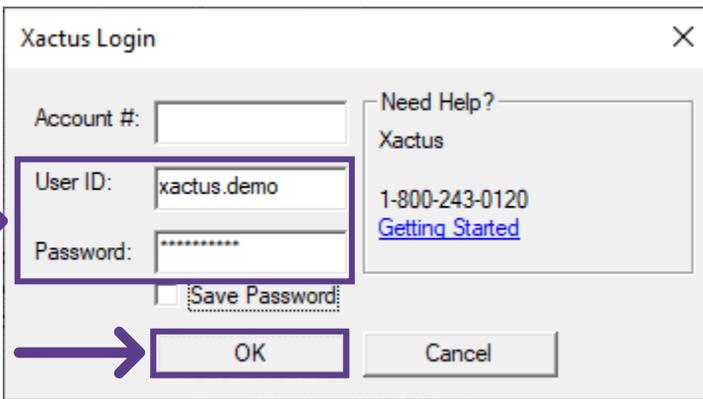
Xactus Login ✕

Account #: [   ]

Need Help?
Xactus

User ID: [xactus.demo]

1-800-243-0120
Getting Started

Password: [**********]

☐ Save Password

OK   Cancel

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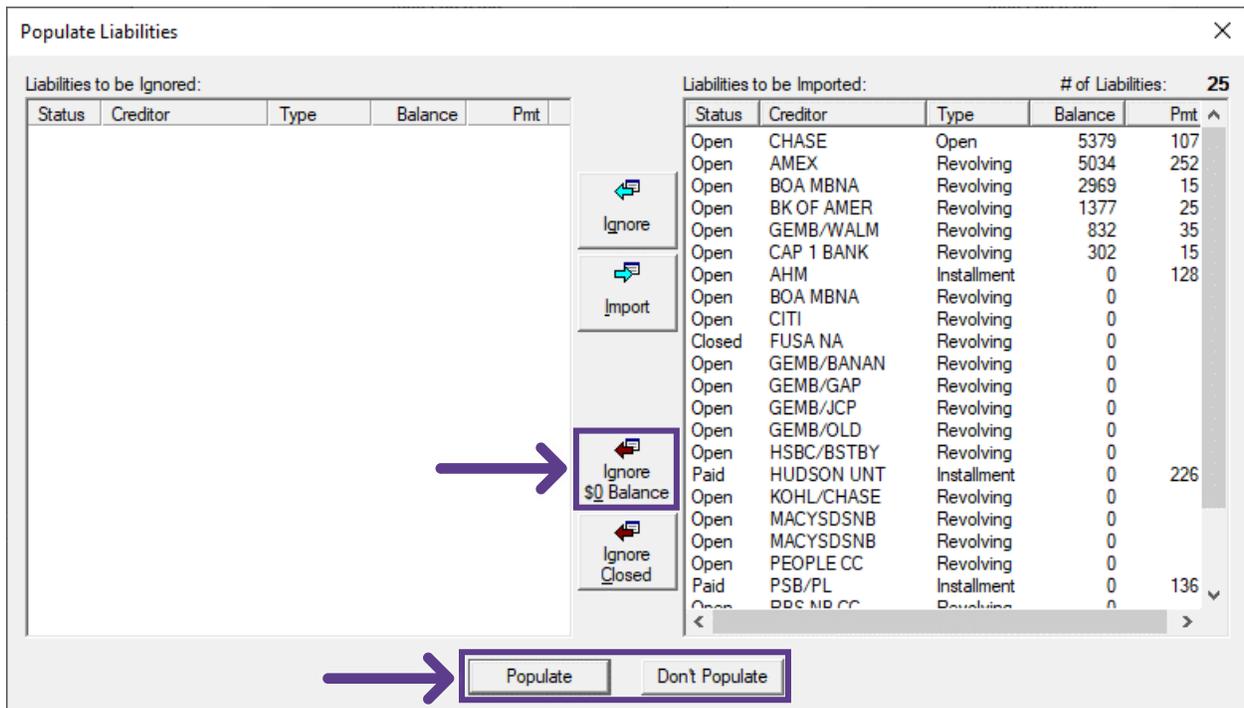
Populate Liabilities ✕

Liabilities to be Ignored:

Status	Creditor	Type	Balance	Pmt

Liabilities to be Imported: # of Liabilities: **25**

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	PRS NR CC	Revolving	0	

Ignore
Import
Ignore $0 Balance
Ignore Closed

Populate   Don't Populate

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

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

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