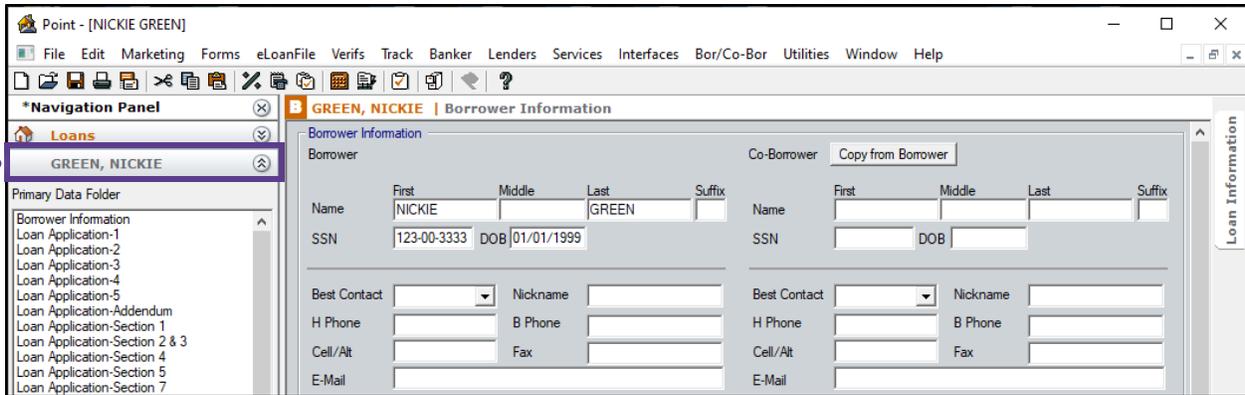
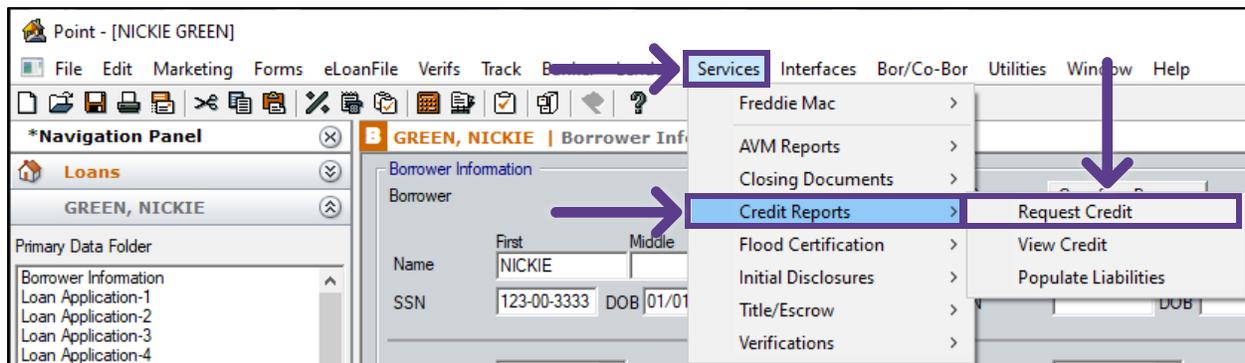


How to Order a Refresh Report Within Calyx Point (Xactus360)

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.



- First, select Xactus as your credit agency and Refresh 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.
 Retrieve Updated Report – Imports an existing report of a particular file number.
 NOTE: The Credit Reference Number is always required on a Refresh order.
 When complete, click Submit.

Credit Report Request

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

Report Type: Individual Report
 Refresh
 Equifax
 Experian
 TransUnion

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

Credit Reference Number: 51221660

Requested By: _____

Pay by credit card
 Enter Credit Card

Copy credit report liabilities to this 1003

NICKIE GREEN

Name: First: NICKIE Middle: Last: GREEN Suffix: _____
 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)

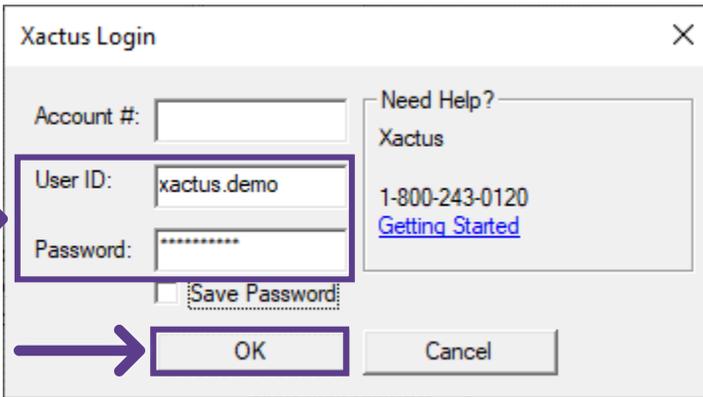
Name: First: Middle: Last: Suffix: _____
 SSN: _____ Birth Date: _____ Age: _____
 Home Phone: _____ Married Unmarried Separated
 Copy from Borrower

Present Addr.: _____ Credit PIN: _____
 City: _____ State: _____ Zip: _____
 Former Addr.: _____
 City: _____ State: _____ Zip: _____

Submit **Cancel**

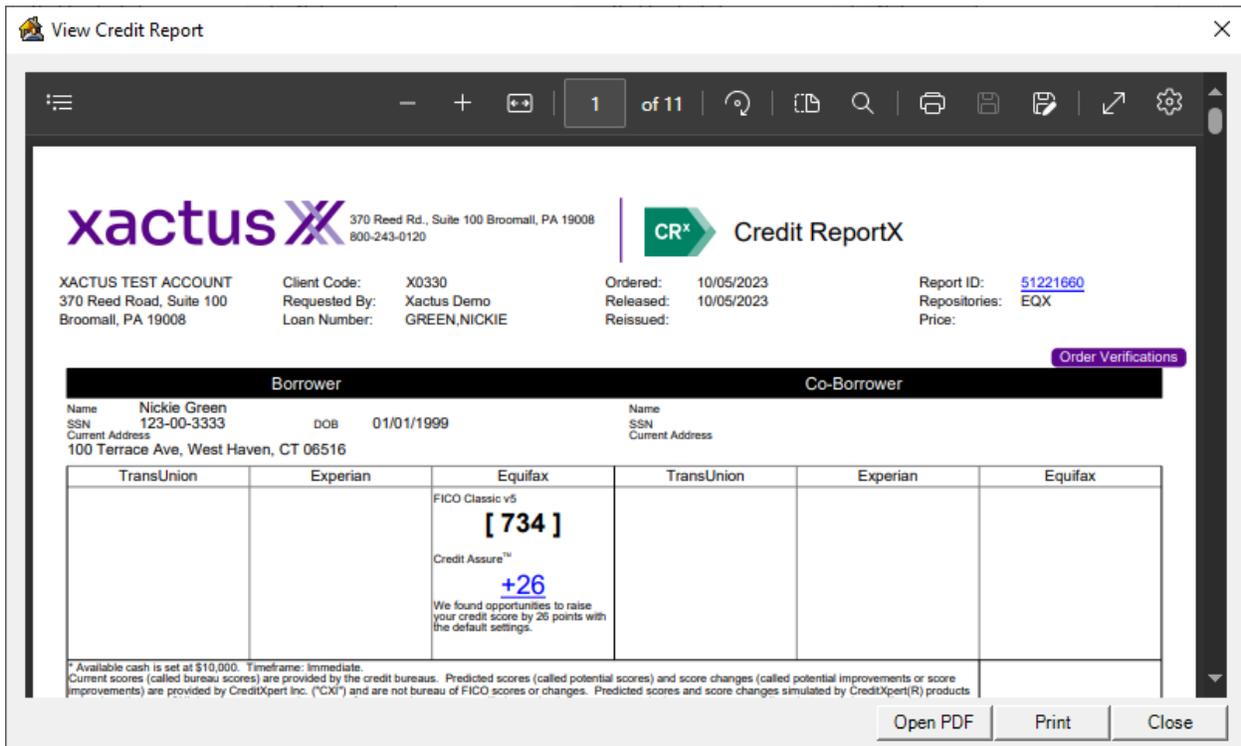
Press F1 for help

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



The image shows a 'Xactus Login' dialog box. It has a title bar with a close button. The main area contains several fields: 'Account #' (empty), 'User ID:' (containing 'xactus.demo'), 'Password:' (masked with dots), and a 'Save Password' checkbox (unchecked). To the right, there is a 'Need Help?' section with the text 'Xactus', the phone number '1-800-243-0120', and a blue link 'Getting Started'. At the bottom, there are 'OK' and 'Cancel' buttons. Two purple arrows point to the 'User ID' field and the 'OK' button.

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



The image shows a 'View Credit Report' window. At the top, it says 'View Credit Report' and '1 of 11'. Below that is the Xactus logo and contact information: '370 Reed Rd., Suite 100 Broomall, PA 19008' and '800-243-0120'. To the right is the 'Credit ReportX' logo. The main content area is divided into sections: '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: 51221660', 'Repositories: EQX', and 'Price:'. There is an 'Order Verifications' button. Below this is a table with columns for 'Borrower' and 'Co-Borrower'. The Borrower section shows 'Name: Nickie Green', 'SSN: 123-00-3333', and 'DOB: 01/01/1999'. The Co-Borrower section is empty. Below the table is a table with columns for 'TransUnion', 'Experian', and 'Equifax'. The Equifax column shows 'FICO Classic v5 [734]', 'Credit Assure™ +26', and a note: 'We found opportunities to raise your credit score by 26 points with the default settings.' At the bottom, there are 'Open PDF', 'Print', and 'Close' buttons.

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

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

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