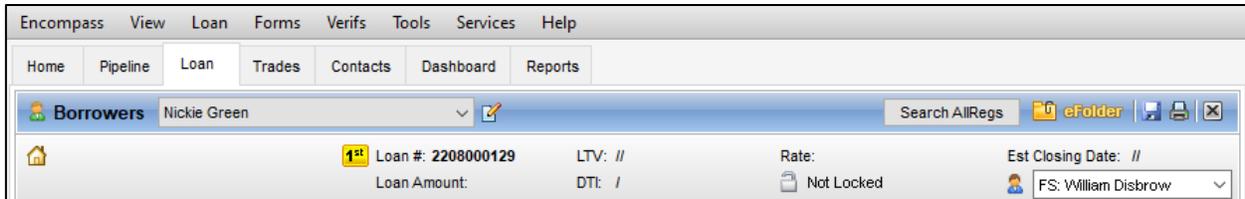
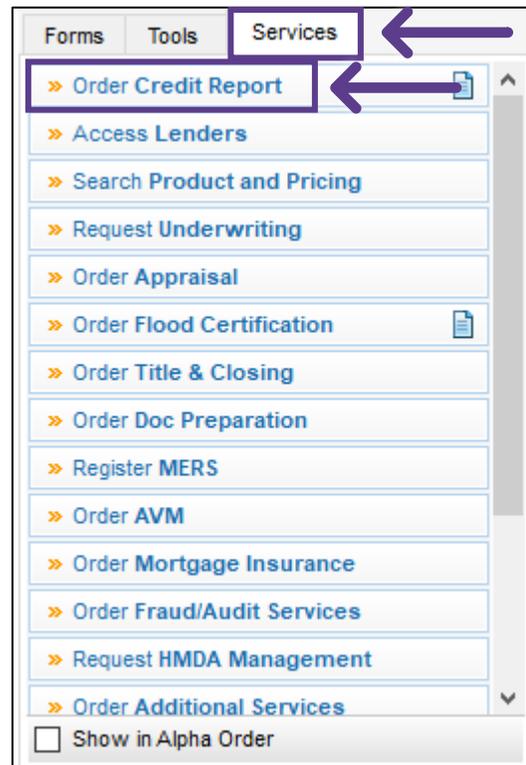


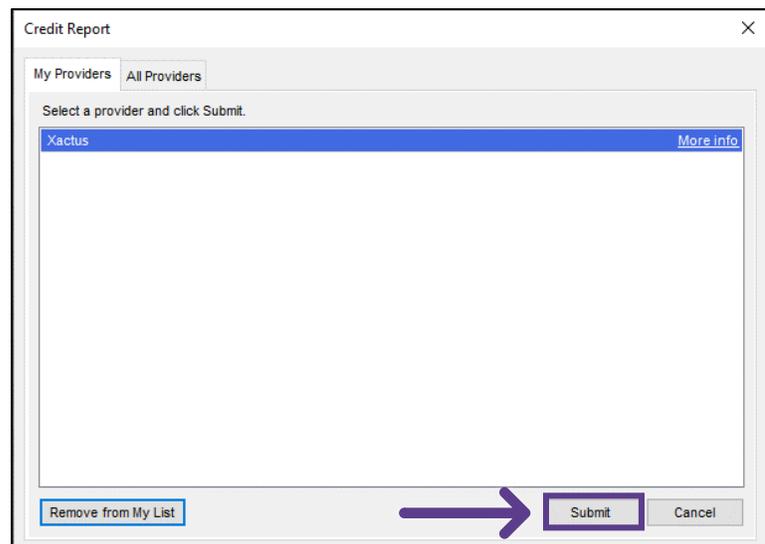
1. Start by logging in and opening the borrowers loan file.



2. Click on the Services tab in the bottom left corner. Select Order Credit Report.



A window will pop-up allowing you to choose your Provider. Select Xactus and click Submit to launch the order form.



3. A refresh report can only be ordered following a hard inquiry. Start by entering your user ID and password by clicking LOGIN INFORMATION. Then, make the selections for the report needed.

Request Type: New Report

Report Type: Refresh

Reference Number: Report ID of the original hard inquiry report

Next, select Import all under Import Liabilities.

Lastly, check the box next to the bureaus needed and when complete, click Finish.

Xactus

LOGIN INFORMATION

Borrowers * Nickie Green & Alan Brown

Loan Number 2307000328

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type * New Report

Reference Number * 45298949

Report Type * Refresh

Report On Joint

Import Liabilities Import all

Credit Bureaus

- Experian
- Equifax
- TransUnion

Borrower

Last Name	First Name	SSN	Birth Date
GREEN	NICKIE	xxx-xx-3333	01/01/1999

Co-Borrower

Last Name	First Name	SSN	Birth Date
BROWN	ALAN	xxx-xx-4444	02/02/2000

Borrower Current Address

Street Name	City	State	Zip
100 TERRACE AV	WEST HAVEN	CT	06516

Co-Borrower Current Address

Street Name	City	State	Zip
800 CLEVELAND AV	BROWNS	OH	44070

Submit

4. A small window will appear as the report is loading. Please do not click off this screen until the processing is complete.

Xactus

LOGIN INFORMATION

Borrowers * Nickie Green & Alan Brown

Loan Number 220800029

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type * New Report

Reference Number * 48999145

Report Type * Refresh

Report On Individual

Import Liabilities Import all

Credit Bureaus

- Experian
- Equifax
- TransUnion

Borrower

Last Name	First Name	SSN	Birth Date
Green	Nickie	xxx-xx-3333	01/01/1990

Co-Borrower

Last Name	First Name	SSN	Birth Date
Brown	Alan	xxx-xx-4444	01/02/1990

Borrower Current Address

Street Name	City	State	Zip
100 Terrace Avenue	West Haven	CT	06516

Co-Borrower Current Address

Close Submit

- When complete, the report will automatically be saved into the Encompass eFolder and can be viewed by clicking the blue icon under Documents.

Xactus LOGIN INFORMATION

Borrowers • Loan Number Submitting order on behalf of:

Nickie Green & Alan Brown 2208000129

ORDER INFORMATION ORDER STATUS

ORDER DATE	REFERENCE NUMBER	PRODUCT	STATUS	DOCUMENTS
07/18/2023 08:48:36 AM	48989145	INDIVIDUAL, [EX], REFRESH	COMPLETED	
07/18/2023 08:28:53 AM	48988066	INDIVIDUAL, [EX, EQ, TU], CONSUMER CREDIT	COMPLETED	
07/18/2023 08:26:00 AM	48987958	INDIVIDUAL, [EX, EQ, TU], CONSUMER CREDIT	COMPLETED	
07/18/2023 08:20:52 AM	48987683	INDIVIDUAL, [EX, EQ, TU], CONSUMER CREDIT	COMPLETED	
07/18/2023 08:09:29 AM	48987112	INDIVIDUAL, [EX, EQ, TU], CONSUMER CREDIT	COMPLETED	

[Close](#)

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xactus 370 Reed Rd., Suite 100 Broomall, PA 19008 | 800-243-0120 **CR⁺** Credit ReportX Refresh Report

XACTUS TEST ACCOUNT Client Code: X0330 Ordered: 07/18/2023 Report ID: 48989145
 370 Reed Road, Suite 100 Requested By: Xactus Demo Released: 07/18/2023 Reprofiles: EXP
 Broomall, PA 19008 Loan Number: 2208000129 Released: Price:

[Order Verifications](#)

Borrower **Co-Borrower**

Name: Nickie Green DOB: 01/01/1990 Name: _____
 Current Address: 123-00-3333 Current Address: _____
 100 Terrace Ave, West Haven, CT 06516

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
Fair Score (V)					
[732]					
+37					
We found opportunities to raise your credit score by 37 points with the default settings.					

* Available cash is set at \$10,000. Fees/Rate: 30months.
 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 CreditReportX. CR⁺ and are not banks. If FICO scores or changes. Predicted scores and score changes calculated by CreditReportX products are only estimates. CR⁺ does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report inaccuracies will result in a score improvement. CreditReportX products are based on credit reports from the bureaus. CR⁺ is not responsible for inaccurate results. Check any data returned, including in automated credit report information, for accurate information about the subject. CR⁺ is not a credit monitoring or credit repair organization. CR⁺ is not licensed by Equifax, Experian, TransUnion or FICO. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND, CREDIT REPORT ACCURACY, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, RELIABLE PERFORMANCE AND/OR ACCURACY OF PROGRAMS/TOLLS CENTER.
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Credit Summary

Account Type	Number of Accounts	Open Accounts	Accounts Current/Paid Due	Paid Due	Payment	Balance	Accounts	Historical Late Payments	30 Days	60 Days	90 Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0	0
Revolving/Credit Line	27	24	0	\$0	\$197	\$16,142	2	3	1	0	0
Auto	0	0	0	\$0	\$0	\$0	0	0	0	0	0
Education	0	0	0	\$0	\$0	\$0	0	0	0	0	0
Other Installment	5	0	0	\$0	\$0	\$0	1	1	2	0	0
Total	32	24	0	\$0	\$197	\$16,142	3	4	3	0	0

Number of Public Records: 0 Analysis Credit: \$71,283
 Number of Collections/Charge-offs: 0 Revolving/Credit Line Used: 15%
 Bankruptcy: No Number of Inquiries: 2
Number of Authorized User Accounts: 2

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