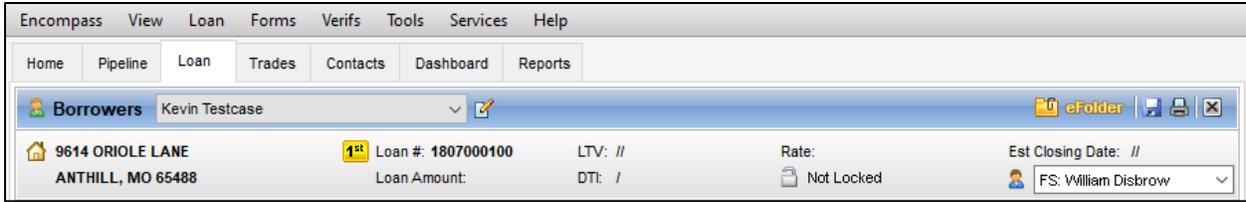
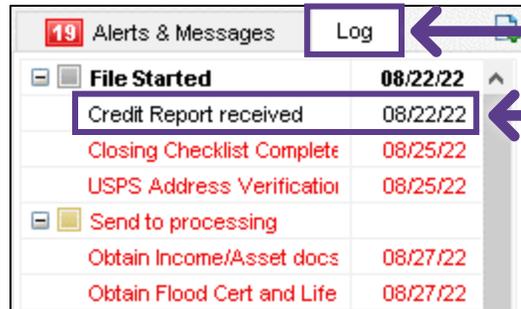


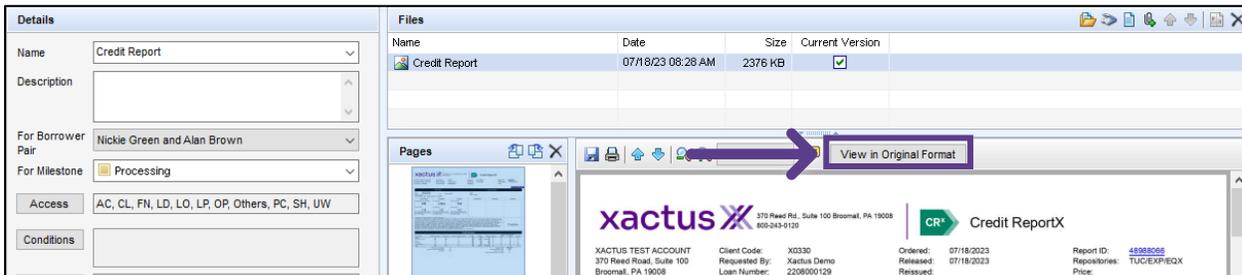
1. Start by logging in and opening the borrowers loan file.



2. Click on the Log tab in the upper left-hand corner. Then, double click the report to view.



3. The Document Details screen will open showing the report. Click View in Original Format to see the report in the web version.



4. The report will open in a new screen allowing the links to function properly. Scroll down to the credit section and locate the tradeline you need the update ordered on. Then simply click the name of the tradeline.

Credit History											
Wholesale	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90+	Account Status
EOA	Acct Number		DLA	Credit Limit	Terms	Maximum Delinquency				Account Type	
	<b>AMEX</b>	06/2022	11/2017 06/2022	\$5,883 \$14,500	\$5,883 \$294*	\$0	1	0	0	0	As Agreed Rev EXP/TUC/EQX
	XXXXXXXXXX2541 Credit Card, Terms Rev / Curr Acct 06/2022-1 P O Box 297871 - Fort Lauderdale, FL 33329 - 800-528-4800										

- Select to request either a Supplement, a Rescore, or an Express Supplement, then click Submit.

**Order Updates**

**SupplementX**  
Updates appear on existing file and are not able to be reissued

**RescoreX**  
Updates completed at bureau level and a new file provided for reissue

**Express SupplementX**  
Instant update from current bureau data through a soft inquiry



### SupplementX

- Choose which Tradelines you need to update by checking the box next to it. You may check multiple Tradelines at one time if you wish. Choose the Update Type for each Tradeline and include any notes/special instructions for the processor. Please also indicate if this is needed on a Rush. If the creditor has any specific needs, it will be listed on the right-hand side under Update Response.

**Liabilities**

Update	Name	Account Number	Date Opened	Balance	Owner	Details
<input checked="" type="checkbox"/>	CHASE MORT	XXXXXX1476	08-2019	\$144,497	Applicant	<a href="#">View</a>

Name: CHASE MORT      Acct Number: XXXXXX1476      Owner: Applicant

Update Type: A Standard Verification (balance, last paid, next due, rating)      Note/Special Instruction:      Rush: No

Upload Supporting Documents:  
 Document Type: (Select)      File: Choose File Doc 2.pdf      Document Description:

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<input checked="" type="checkbox"/>	CITI	XXXXXXXX5488	08-2017	\$5,641	Applicant	<a href="#">View</a>
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Name: CITI      Acct Number: XXXXXXXX5488      Owner: Applicant

Update Response: Update Requires Complete 16 digit Account Number - Please include with Update Request

Update Type: Duplicate Account      Note/Special Instruction:      Rush: No

Upload Supporting Documents:  
 Document Type: (Select)      File: Choose File Doc 3.pdf      Document Description:

- If a new Tradeline needs to be added, complete the blank fields at the bottom next to 'New'.

8. Input the Applicant's Phone Number to best expedite the request and upload the Borrower Authorization by clicking Choose File. Please note a wet signed authorization is best as some creditors do not accept e-signatures. Please upload any supporting documentation for this request such as a loan statement, a letter from the creditor, etc.

**Applicants' Phone Number:**  
In order to expedite your request, please provide the applicant's phone number which will authorize us to contact the applicant (if required) to complete the request.

Applicant's Daytime Phone:  Applicant's Evening Phone:  ←

**Borrower Authorization:**  
For the fastest service, we highly recommend uploading the borrower's wet signed authorization, most creditors do not accept eSigned. Failure to do so may delay your request, if we are asked to provide it during the update process.

Upload Borrower Authorization from your computer or other device by clicking the Choose File button below.

File:  ←

**Supporting Documentation:**  
Upload the supporting documentation for your update here. To have your update processed as quickly as possible, please supply supporting documents that include all relevant information (account number, contact numbers, etc.) Incomplete documentation may delay your request.

Upload documents from your computer or other device by clicking the Choose File button below.

Document Type: (Select) ▼  
File:  No file chosen  
Document Description:   ←

9. Notifications will automatically be sent to the email address on file, however, if the notification should be sent to more than one party, please complete the Secondary email notification address field. Please do not include the applicants email address as the secondary email. When all is complete, click Submit.

**Notification:**  
You can choose to receive an e-mail notification when this order is complete.

E-Mail Notification:

Send notification to:  ←

Secondary email notification address:

To process update request, please include borrower authorization or supporting documentation by uploading documents or faxing to 800-942-9451.

Ordering of manual updates (supplements) does not change data at the repository level, nor are they accepted in the automated underwriting process.

←

## RescoreX

10. Select either a Standard order or a Rush order by checking the corresponding box. The Expert Rescore Review is also available for an additional fee. If Expert Rescore Review is selected, enter a Target Mid Score Goal. Next, choose which Tradelines you need to update by checking the box next to it. Multiple Tradelines can be checked at one time if needed.

**Rapid Update**

Resources

[Dispute Letter Template](#)

**RescoreX Order Form**

<b>Applicant:</b>	TransUnion	Experian	Equifax
Credit Score:	730	[ 732 ]	734

Supporting documentation must be from the reporting creditor(with logo identifying creditor) and include changes to be made, consumer's name, account number(or partial account number), and the current date. All documentation is subject to the repositories approval.

Standard (3-5 business days\*)
  Expert Rescore Review <sup>Ⓢ</sup> Fee: \$25.00
  Target Mid Score Goal

 Rush (1-2 business days\*)

**Liabilities**

Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input type="checkbox"/>	AHM	XXXXXXXXXXXX1112	08-2018	\$0	Applicant	<a href="#">View</a>
<input type="checkbox"/>	AMEX	XXXXXXXXXXXX2541	04-2018	\$5,883	Applicant	<a href="#">View</a>
<input type="checkbox"/>	BK OF AMER	XXXXXXXX2983	01-2021	\$1,377	Applicant	<a href="#">View</a>

11. From there, it will drop down for you to make selections on which bureaus you need and the reason for your request. If you need to attach additional documents, you may do so at the bottom.

**Liabilities**

Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input checked="" type="checkbox"/>	AHM	XXXXXXXXXXXX1112	02-2018	\$0	Applicant	<a href="#">View</a>

Repository:    Trans Union    Experian    Equifax

Trans Union     Experian     Equifax

Request Reason (Check all that apply)

Remove Lates     Update Status     Update Balance     Remove Dispute     Delete Account     Other

Comment

Process with no Supporting Documentation (resulting in higher fees)?

Submitting with documentation, Upload Supporting Documents:

File:  Sample-Con...er-Letter.pdf

Note:

Estimated Rapid Order Charges: \$108.00

To avoid the possibility of a dispute comment being placed back on file during the Rapid Update process, please confirm that your borrower has contacted the creditor directly to advise them the account is no longer being disputed.

12. When complete, scroll down and add any additional email addresses to be notified.

Xactus does not guarantee changes in credit scores. Scores are calculated at the exact moment the file is requested and are determined by the information contained in the file at that time. Xactus relies completely on the credit repositories to process updates. In cases where a credit repository decides to re-verify the documentation, the update process may take longer (up to 30 days). Xactus is not responsible for acceptance or rejection of documents by the credit repositories. Xactus customers will be responsible for all fees associated with a RescoreX request regardless of outcome. In addition, Xactus is not responsible for the re-reporting of erroneous information by the creditors.

Should the total cost exceed your estimated charges, a representative will contact you before proceeding with the order.  
\*Turnaround times may vary based on individual credit bureaus and cannot be guaranteed.

**UNDER NO CIRCUMSTANCES MAY CUSTOMER PASS THIS COST, DIRECTLY OR INDIRECTLY, TO THE CONSUMER.**

By submitting this order, I certify that the attached documentation and consumer indicative information is true and accurate, to the best of my ability.

Email addresses to be notified for this order:

13. Review the estimated charges and then click Submit.

Estimated Trade Fees:	\$0.00
Processing Fee:	\$10.00
Expert Rescore Review:	\$25.00
<b>Total Estimated RescoreX Fee:</b>	<b>\$35.00</b>



### Xpress Update

14. Choose which Tradelines you need to update by checking the box next to it. You may check multiple Tradelines at one time if you wish.

**Order Xpress Update**  
When you are finished, click "Order".

Liabilities							
Update	Name	Account Number	Date Opened	Balance	Owner	Source	
<input checked="" type="checkbox"/>	AMEX	XXXXXXXXXX2541	07-2018	\$5,883	Applicant	Experian	
<input checked="" type="checkbox"/>	CHASE	XXXXXXXXXX3543	12-2022	\$5,379	Applicant	Experian	
<input checked="" type="checkbox"/>	BOA MENA	4681	02-2022	\$2,969	Applicant	Experian	
<input type="checkbox"/>	BANK OF AMERICA	XXXXXXXXXX2963	04-2021	\$1,377	Applicant	Experian	
<input type="checkbox"/>	GEMB/WALMART	XXXXXXXXXX6132	02-2017	\$832	Applicant	Experian	

15. When complete, click Order.



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