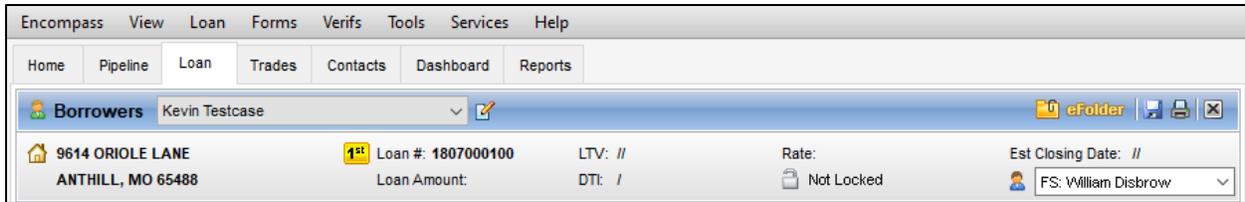
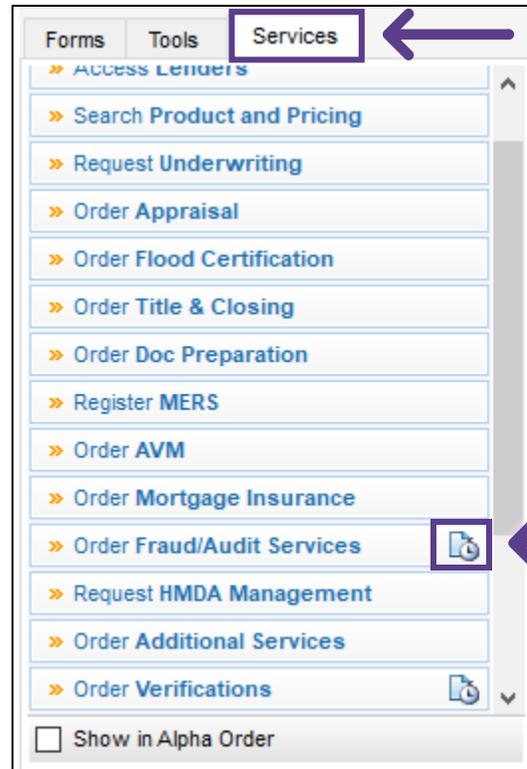


1. Start by logging in and opening the applicants loan file.



2. Click on the Services tab in the bottom left corner. Then, click the Check Status icon.



3. Click the order to edit and click Retrieve.

The screenshot shows a window titled "Services" with a close button (X) in the top right corner. Below the title bar is a section labeled "From Service Providers" containing a table with the following data:

Att	Name	Requested From	For Borrower Pair	Status	Date
	Fraud/Audit Services	Xactus - Fraud ReportX	Nickie Green	Requested	10/16/23

At the bottom right of the window, there are three buttons: "Retrieve", "New Document", and "Cancel". A purple arrow points to the "Retrieve" button.

4. Click View Report.

The screenshot shows the "Fraud ReportX" interface. At the top left is the "xactus" logo with the tagline "Advancing the Modern Mortgage". To the right is the "FR<sup>x</sup> Fraud ReportX" logo. Below the logos is a "View Report" button with a purple arrow pointing to it. Underneath is a summary table:

Ordered Date	Report ID	Package	Status	Loan Number
10-16-2023	7050477	FRX_ALL	Completed	2308000154

Below the summary table is a "Borrower Details" section with a table:

Borrowers	Name	SSN	Address
Borrower 1	Nickie Green	123-00-3333	100 TERRACE AV, West Haven, CT 06516

Below that is a "Subject Property Address" section with the address: "100 TERRACE AV, West Haven, CT 06516". At the bottom right is a "Close" button.

5. Or you can retrieve the order from eFolder directly. Click eFolder.

The screenshot shows the application's main interface. At the top is a navigation bar with tabs: "Home", "Pipeline", "Loan", "Trades", "Contacts", "Dashboard", and "Reports". Below the navigation bar is a "Borrowers" section with a dropdown menu showing "Nickie Green and Alan Brown". To the right of the dropdown is a "Search AllRegs" button and an "eFolder" button with a purple arrow pointing to it. Below the "Borrowers" section is a summary bar with the following information:

1 <sup>st</sup> Loan #: 2308000154	LTV: //	Rate:	Est Closing Date: //
Loan Amount:	DTI: /	Not Locked	FS: Xactus Test

6. Then, click the order to edit and click Retrieve.

Documents View Standard View

Document Group (All Documents) Stacking Order None

Documents (4)

Att	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone
		fraud					
		Fraud ReportX (7050477)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing
		Fraud ReportX (7058577)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing
		Fraud/Audit Services	Fraud/Audit Services	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing
		Fraud/Audit Services	Fraud/Audit Services	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing

7. Click View Report.

**xactus** Advancing the Modern Mortgage

**FR<sup>x</sup> Fraud ReportX**

[View Report](#)

Ordered Date	Report ID	Package	Status	Loan Number
10-16-2023	7050477	FRX_ALL	Completed	2308000154

**Borrower Details**

Borrowers	Name	SSN	Address
Borrower 1	Nickie Green	123-00-3333	100 TERRACE AV, West Haven, CT 06516

**Subject Property Address**

100 TERRACE AV, West Haven, CT 06516

[Close](#)

8. Either method will allow you to edit the report. Scroll to the section you need to edit and click Update.

**SUMMARY OF FINDINGS**

**BORROWER DETAIL REPORT - NICKIE GREEN**

RiskIndicator	Severity	Description	Impact	Action
RiskIndicator 1	Medium	The input SSN is invalid	Caution	<a href="#">Update</a>
RiskIndicator 2	Medium	The input SSN/TIN may have been miskeyed	Caution	<a href="#">Update</a>
RiskIndicator 3	Medium	Unable to verify phone number	Caution	<a href="#">Update</a>
RiskIndicator 4	Medium	The input phone number is potentially invalid	Caution	<a href="#">Update</a>
RiskIndicator 5	Medium	The input date-of-birth was missing or incomplete	Caution	<a href="#">Update</a>
Follow-up Action 1		Verify phone (Directory Assistance, utility bill)		
Follow-up Action 2		Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID)		
Follow-up Action 3		Verify name with Social (via SSN card, DL if applicable, paycheck stub, or other Government Issued ID)		

**PROPERTY DETAIL REPORT - 100 TERRACE AV, WEST HAVEN, CT 06516**

RiskIndicator	Severity	Description	Impact	Action
RiskIndicator 1	Medium	Subject property county reported on FEMA disaster list	Caution	<a href="#">Update</a>

**PARTICIPANT DETAIL REPORT**

\*\*\* NO RISK INDICATORS FOUND \*\*\*

**REMARKS** [Add Comments](#)

- Then, change the status of the Risk Indicator and type a comment. Once complete, click Update.

## Update Status

---

**Status**

Cleared
▼

**Comment**

Confirmed by Social Security Card.

---

Cancel

Update

- Then, return to the Borrower Loan screen and click Save.

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Nickie Green and Alan Brown
Search AllRegs eFolder

**Loan #:** 2308000154

**Loan Amount:**

**LTV:** //

**DTI:** /

**Rate:**

Not Locked

**Est Closing Date:** //

FS: Xactus Test

- Once saved, open the eFolder to access the latest version.

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Nickie Green and Alan Brown
Search AllRegs eFolder

**Loan #:** 2308000154

**Loan Amount:**

**LTV:** //

**DTI:** /

**Rate:**

Not Locked

**Est Closing Date:** //

FS: Xactus Test

- Then, double click which order to Retrieve.

Documents View Standard View

Document Group (All Documents)
Stacking Order None

Documents (4)
eConsent Request eDisclosures Retrieve Document Manager File Manager Send

Att	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone
		fraud					
		Fraud ReportX (7050477)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing
		Fraud ReportX (7058577)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing
		Fraud/Audit Services	Fraud/Audit Services	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing
		Fraud/Audit Services	Fraud/Audit Services	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing

04/24/2023

13. Under Files, simply highlight the file and observe the date and time stamp for the most recent update. Please allow up to 20 minutes for new versions of the report to be available.

The screenshot displays a file management window with a table of files. The second row, 'Fraud ReportX.pdf', is highlighted in blue. A purple arrow points to the 'Current Version' column for this file, which contains a green checkmark. Below the file list, a preview of the report is shown. The report header includes the Xactus logo and 'Fraud ReportX'. Key information includes Report Number: 7058577, Date Ordered: 10/27/23 08:04 AM, and Customer Number: 241854. The report details loan information for 'NICKIE GREEN' and a 'SUMMARY OF FINDINGS' section with four risk indicators and follow-up actions.

Name	Date	Size	Current Version
Fraud ReportX (7058577).pdf	10/27/23 08:04 AM	697 KB	✓
Fraud ReportX.pdf	02/07/24 08:32 AM	824 KB	✓

14. You can also locate the versions in File Manager.

The screenshot shows the 'Encompass eFolder' interface. The 'File Manager' tab is highlighted with a purple arrow. Below the tabs, a table lists documents. Two entries for 'Fraud ReportX (7058577)' are visible, both with a 'Status' of 'Received'.

Alt	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status
		Fraud ReportX (7050477)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing	Received
		Fraud ReportX (7058577)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing	Received

15. Then scroll down to the correct file and expand the section show all versions.

The screenshot shows a 'File Manager' window with a list of documents and a preview pane. A purple arrow points to the 'Fraud ReportX (7058577).pdf' file in the list. The preview pane shows a 'Fraud ReportX' document with the following details:

**Report Information:**

- Report Number: 705877
- Reference Number: 200808154
- Customer Address: 916 NICE ROAD, SUITE 100, BOSTON, MA 02116
- Date Ordered: 10/17/2023
- Ordered By: Nickie Green
- Customer Number: 247056
- Customer Name: XACTUS TEST ACCOUNT

**Summary of Findings:**

**BORROWER DETAIL REPORT - NICKIE GREEN**

Risk Indicator	Severity	Description	Action
Risk Indicator 1	High	The Input EDR is Invalid	Cleared
Risk Indicator 2	High	Auto Change, 02/07/2024 - 10/17/24 AM - Status Change Caution - Cleared	Cleared
Risk Indicator 3	High	Auto Change, 02/07/2024 - 10/17/24 AM - Confirmed with Social Security Card	Cleared
Risk Indicator 4	High	The Input EDR may have been misused	Caution
Risk Indicator 5	High	Unable to verify date of birth	Caution
Risk Indicator 6	High	The Input EDR may have been misused	Caution

**PROPERTY DETAIL REPORT - 100 TERRACE AV, WEST HAVEN, CT 06516**

Risk Indicator	Severity	Description	Action
Risk Indicator 1	High	Subject property county reported on FEMA disaster list	Caution

**PARTICIPANT DETAIL REPORT**

Risk Indicator	Severity	Description	Action
Risk Indicator 1	High	Test Approver is not registered with the National Registry of Appraisers	Caution

16. You can also locate all versions in Document Manager. View in Original Format.

The screenshot shows the 'Encompass eFolder' interface. The 'Document Manager' button is highlighted with a purple arrow. The document list is as follows:

Alt	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status
		Fraud ReportX (7050477)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing	Received
		Fraud ReportX (7058577)	FRX_ALL	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing	Received
		Fraud/Audit Services	Fraud/Audit Services	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing	Requested
		Fraud/Audit Services	Fraud/Audit Services	Nickie Green and Alan B...	Settlement Service	AC, CL, FN, LD,...	Processing	Requested

17. Under Documents, scroll down to the correct file and select View if Original Format.

The screenshot displays the Document Manager application window. On the left, a 'Documents' list is shown with a purple arrow pointing to the entry 'Fraud ReportX (7058577)'. The main area is divided into 'Details', 'Status', and 'Comments' sections. The 'Status' section includes fields for 'Days to Receive', 'Days to Expire', 'Requested From', and 'Received'. Below these is a 'Pages' section with a 'View in Original Format' button, which is highlighted by a purple arrow. The preview area shows a document header with the 'xactus' logo and 'Fraud ReportX' title, followed by a table of report details.

Report Number:	Date Ordered:	Customer Number:
7058577	10/27/2023	247856
Reference Number:	Ordered By:	Customer Name:
2308000154	Xactus Demo	XACTUS TEST ACCOUNT
Customer Address:	370 REED ROAD, SUITE	

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