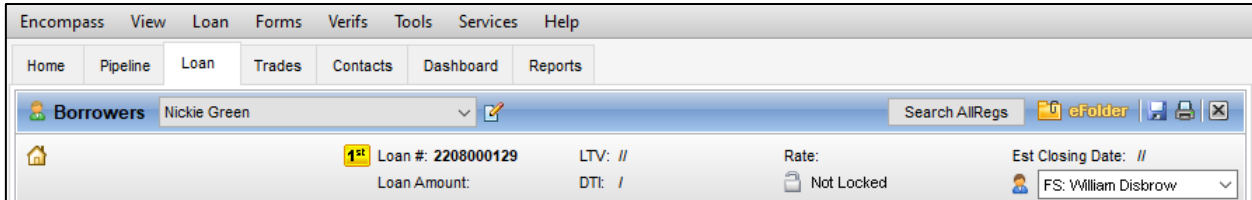
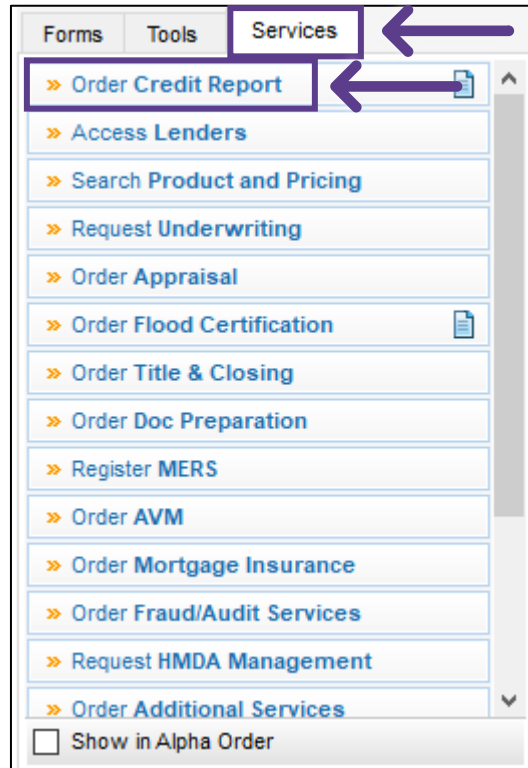


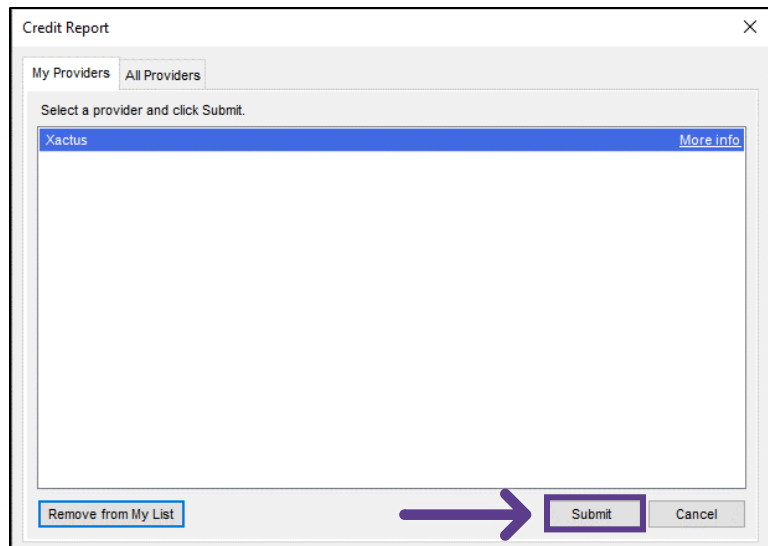
1. Start by logging in and opening the borrowers loan file.



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. This feature is used when you would like a user to be able to place orders on behalf of another operator. Enter your user ID and password by clicking LOGIN INFORMATION. Then, type the Operator ID of the user who should own the report under 'Submitting order on behalf of:'. Once entered, make the selections for the report needed.

Request Type:

- New Report – Orders a new credit report, or add frozen bureaus to an existing file, add a co-borrower.
- Upgrade – Add bureaus to an existing file.
- Import From Website – Imports an existing report of a particular report ID.

Report Type: Consumer Credit, Mortgage Only, PreQual, Refresh

Report On: Individual or Joint

Next, select an option under Import Liabilities.

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

The screenshot shows the Xactus web application interface for ordering credit reports. Several elements are highlighted with purple boxes and arrows to indicate the workflow:

- LOGIN INFORMATION:** A link in the top right corner, indicated by an arrow.
- Borrowers:** A dropdown menu showing "Nickie Green & Alan Brown".
- Loan Number:** A text field containing "2208", indicated by an arrow.
- Submitting order on behalf of:** A text field containing "operatorID2", indicated by an arrow.
- ORDER INFORMATION / ORDER STATUS:** A tabbed interface with "ORDER INFORMATION" selected.
- Request Type:** A dropdown menu set to "New Report".
- Report Type:** A dropdown menu set to "Consumer Credit".
- Report On:** A dropdown menu set to "Individual".
- Import Liabilities:** A dropdown menu set to "Do not import".
- Credit Bureaus:** A section with three checked checkboxes: "Experian", "Equifax", and "TransUnion".
- Borrower Information:** Fields for Last Name (Green), First Name (Nickie), SSN (xxx-xx-3333), and Birth Date (01/01/1990).
- Co-Borrower Information:** Fields for Last Name (Brown), First Name (Alan), SSN (xxx-xx-4444), and Birth Date (01/02/1990).
- Address Information:** Fields for Street Name (100 Terrace Avenue), City (West Haven), State (CT), and Zip (06516) for both Borrower and Co-Borrower.
- Submit:** A blue button in the bottom right corner, indicated by an arrow.

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

- When complete, the report will automatically open on the screen for viewing. It will also be saved into the Encompass eFolder and can be viewed by clicking the blue icon under Documents.

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

07/18/2023