

1. Start by logging into Xactus360 and opening the borrower's file from the Home page.



2. Next to FICO® Score Simulator, click Order.



Credit ReportX

[Log Out](#)

Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order RescoreX](#)
- [LoanShield Credit Review/Refresh Report](#)
- [Refresh Report](#)
- [Order Credit Analysis](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Reassign Report Owner](#)
- [Upload Supporting Docs](#)

Options:

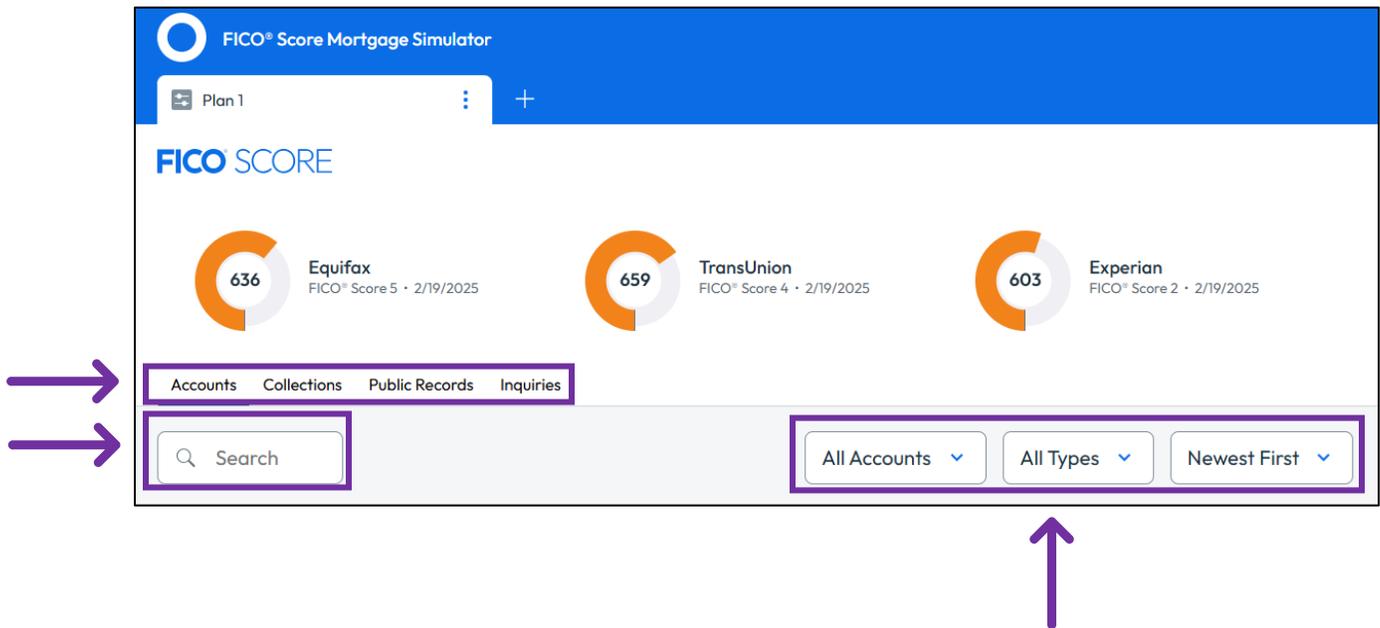
- [Subscriber Directory](#)
- [View Authorization](#)
- [Letter Of Explanation](#)
- [Consumer Copy](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)

Borrower		Co-Borrower	
Borrower: Homer Loanseeker SSN: 999-60-1111		Add Co-Borrower	
Address: 4420 Douglas Av			
Higley, AZ, 85236			
Email:		Phone:	
Scores			
	TransUnion	Experian	Equifax
FICO:	[636]	640	620
FICO® Score Simulator:		Order	
Xcel ScoreX 		Order	
Summary			
Accounts: 23		Balance: \$118,868	
Open Accounts: 10		Payment: \$1,591	
Delinquent Accounts: 1		Past Due: \$0	
Details			
Loan Number:		Save	Status: Completed
Report ID:	71256558		Entered: 02-25-2025, 09:31:30 AM
Report Type:	Credit ReportX		Completed: 02-25-2025, 09:31:30 AM
Operator:	Rosa Mumm		Account: XACTUS-RAPID TEST ACCOUNT (CP1234)
Available Reports			
		Report Type	Date
View	Download	Credit ReportX	02-25-2025, 09:31:30 AM
		Format	
		PDF	

3. Locate the credit record on which you want to simulate a change:

- Accounts, Collections, Public Records and Inquires have their own tabs.
- Search Box – enter keywords to find accounts.
- Sort Options:
 - All Accounts (Open, Closed, Inactive, Negative)
 - Account Type (Revolving/Open-Ended, Installment, Mortgage, Other)
 - Sorting Order (Newest First, Oldest First, By Name, By Balance, By Utilization Rate)

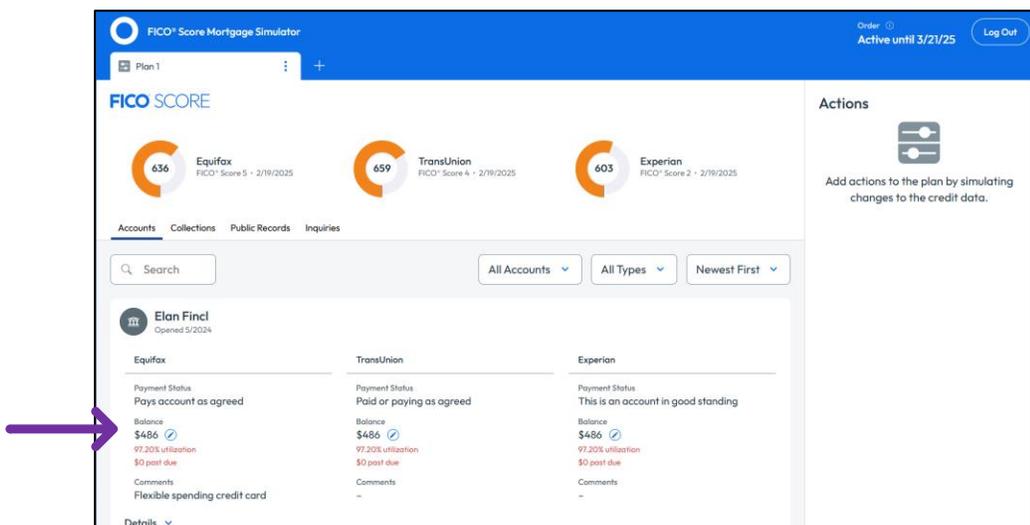
03/3/2025



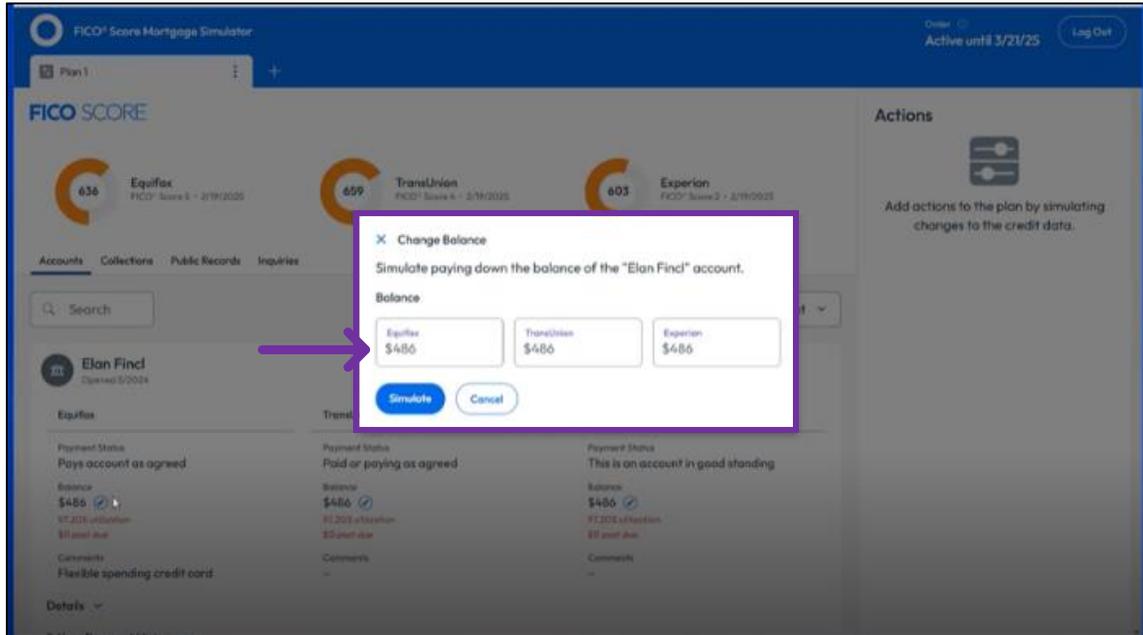
4. FICO® Score Mortgage Simulator supports the following five simulation scenarios:
 - 4.1. Pay down/Pay off balances
 - 4.2. Delete third-party collections
 - 4.3. Update derogatory tradeline to paid
 - 4.4. Improve the status of a currently delinquent account
 - 4.5. Remove account disputes

4.1 Simulate Paying down/Paying off a balance

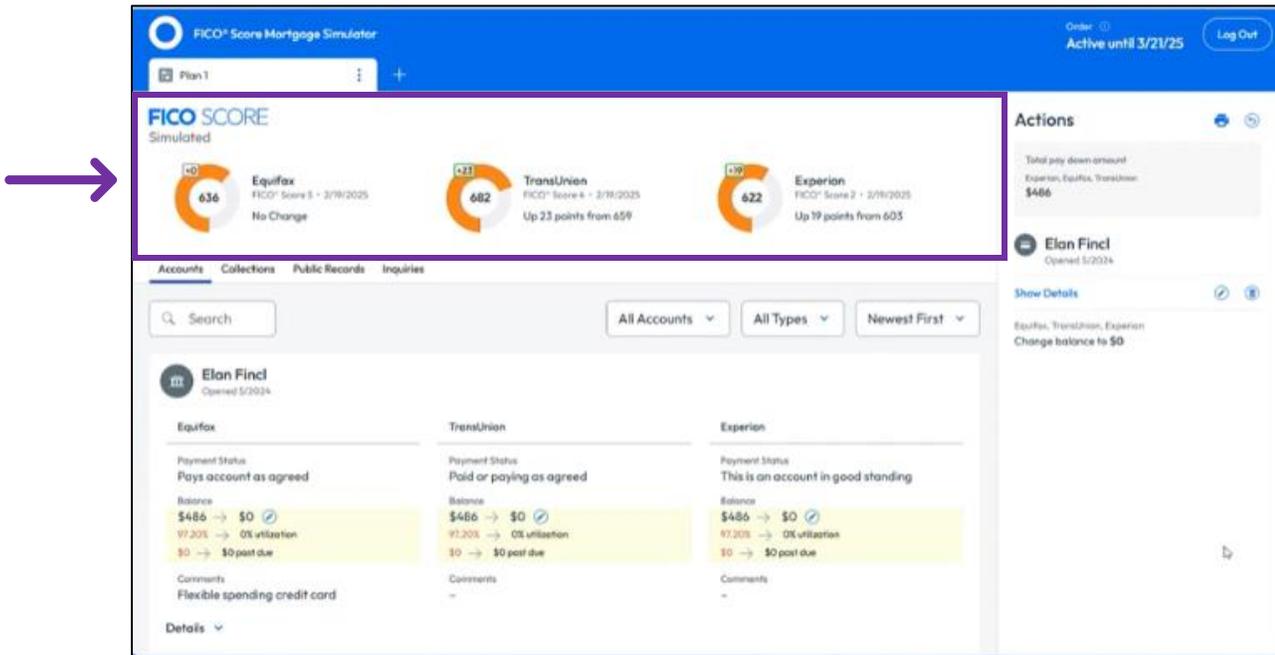
After locating the account, click on the pencil icon next to the account balance:



A modal window will open and the balances from the current report will be pre-populated. You can simulate an update to one, two, or three bureaus. After entering the balance(s), click Simulate:

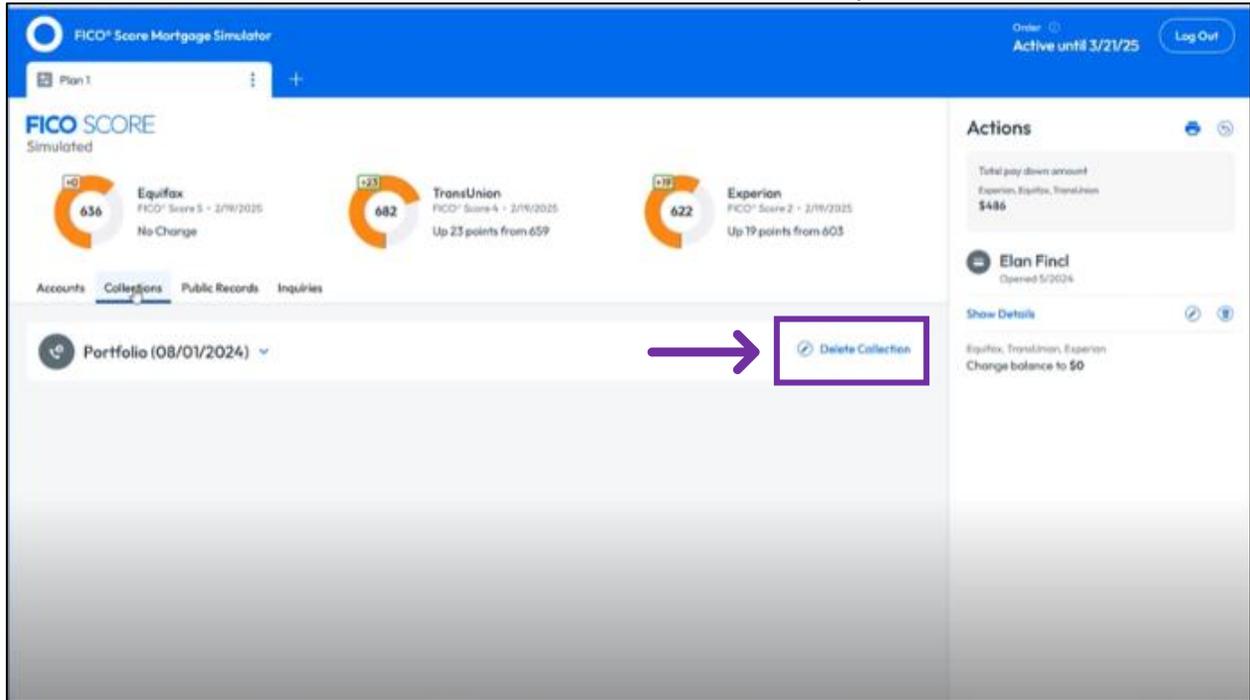


The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under “Actions”, on the right. You can print the plan by clicking on , start over at any time by clicking , edit the action by clicking  and remove an action by clicking on .

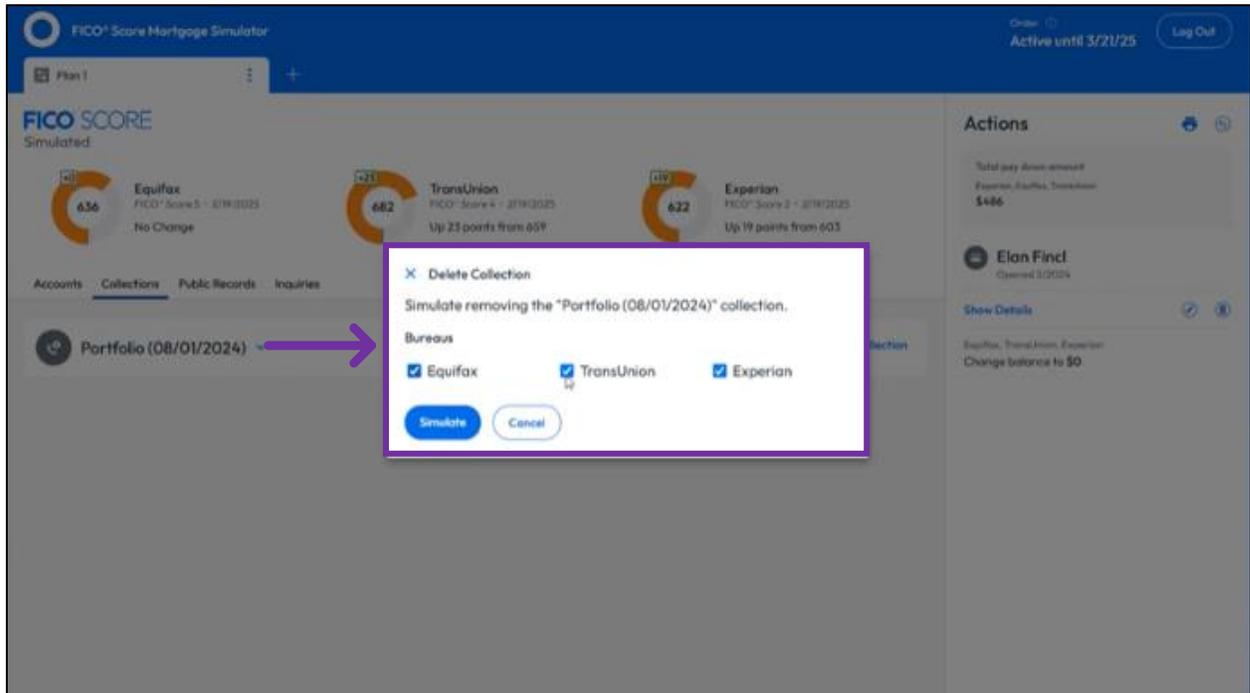


4.2 Simulate deleting a third-party collection

Click on the Collections tab, locate the collection, and click on the pencil icon:



A modal window will open and all bureaus on which the collection is reported will be pre-selected. Optionally, you can deselect any bureau on which you do not want to run the simulation. Click Simulate:

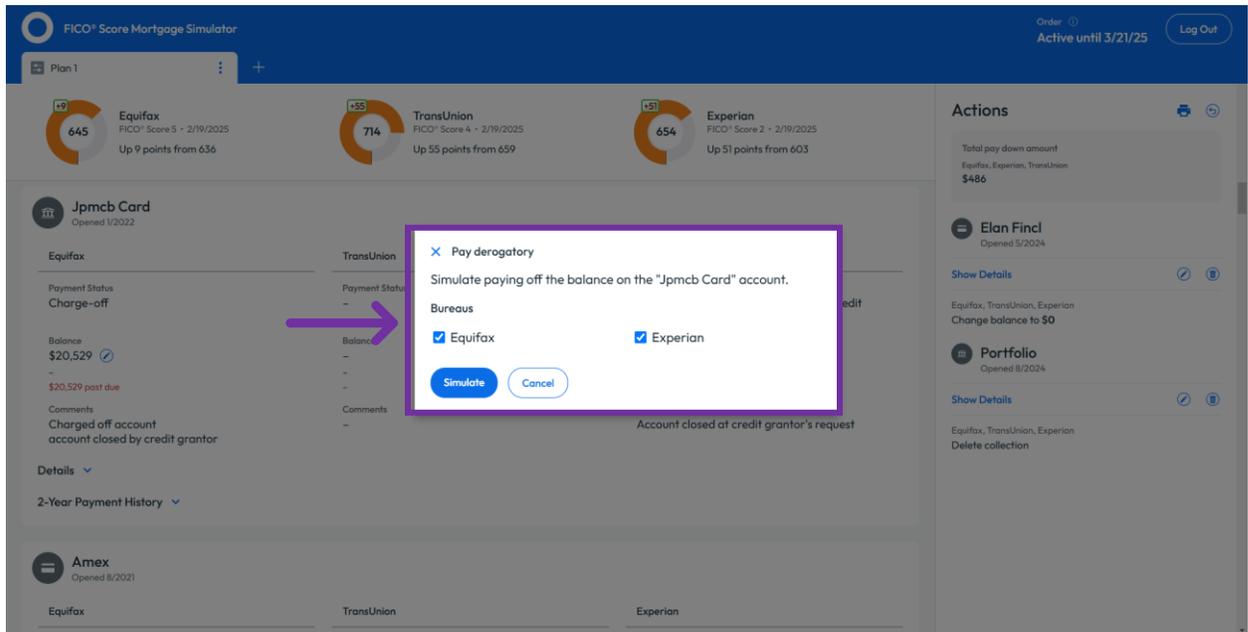


The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under “Actions”, on the right. You can print the plan by clicking on , start over at any time by clicking , edit the action by clicking  and remove an action by clicking on .

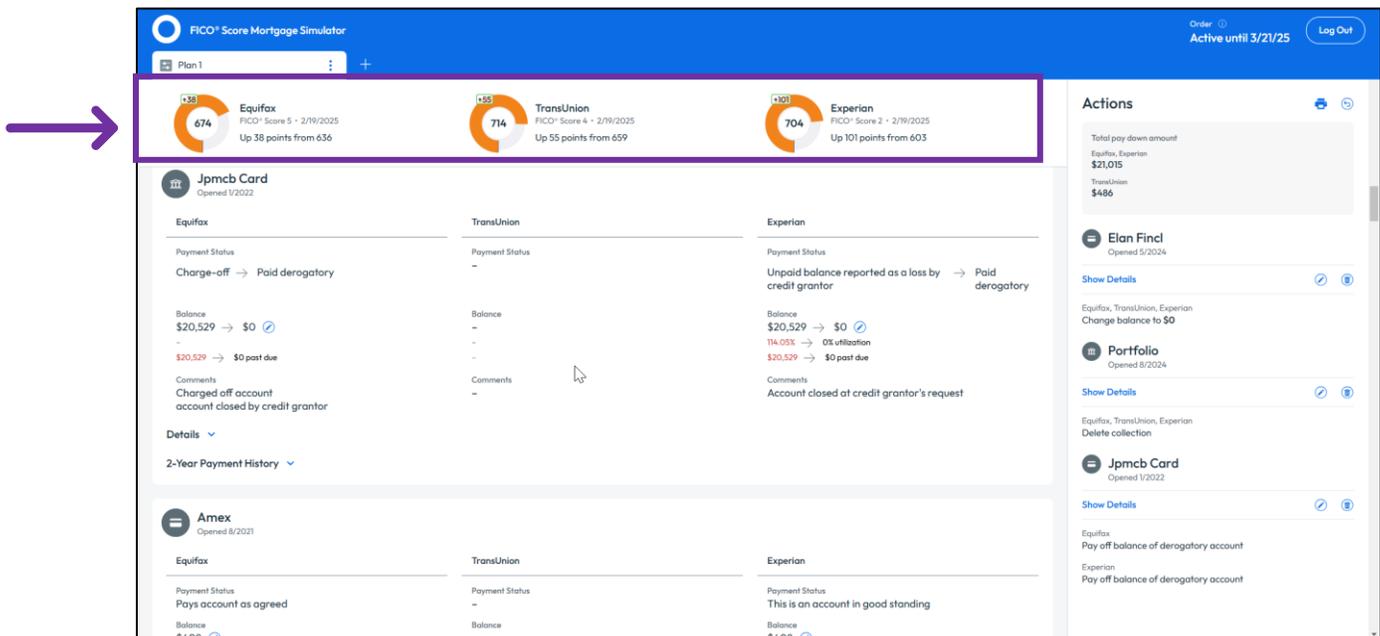
4.3 Simulating a derogatory tradeline to paid

After locating the derogatory (ex. Charged-off) account, click on the pencil icon next to the account balance:

A modal window will open and all bureaus on which the “Charge off” is reported will be pre-selected. Optionally, you can deselect any bureau on which you do not want to run the simulation. Click Simulate:



The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under “Actions”, on the right. You can print the plan by clicking on , start over at any time by clicking on , edit the action by clicking on  and remove an action by clicking on .



4.4 Simulating improving the status of a currently delinquent account

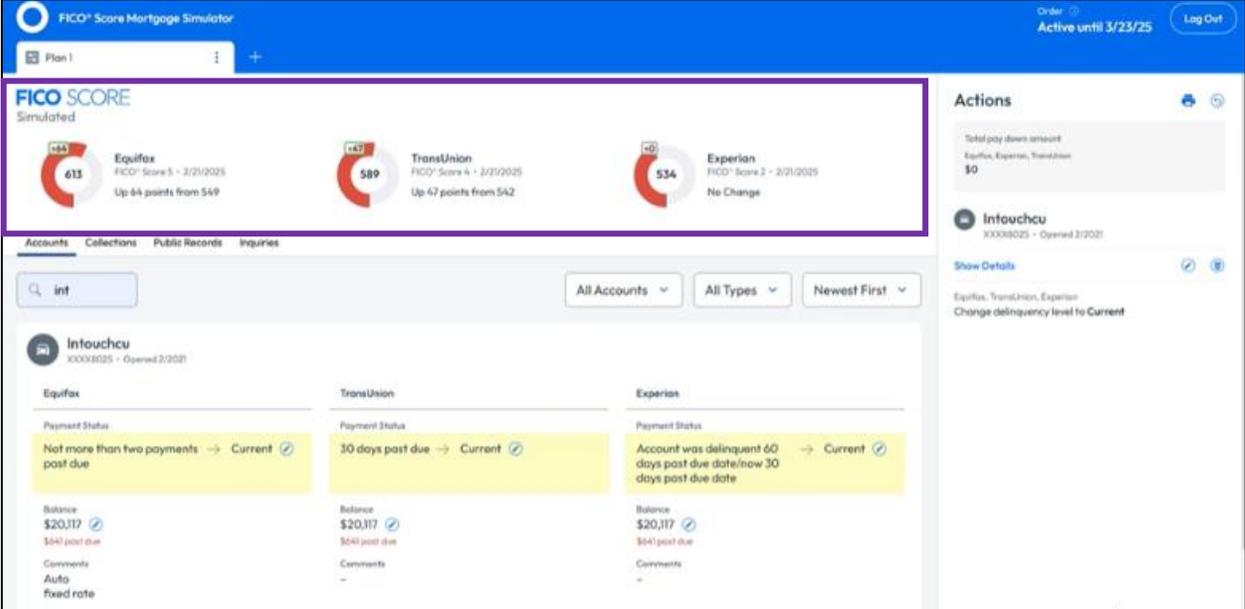
After locating the account, click on the pencil icon next to the payment status:

The screenshot shows the FICO Score Mortgage Simulator interface. At the top, there are three credit scores: Equifax (549), TransUnion (542), and Experian (534). Below this, there are tabs for Accounts, Collections, Public Records, and Inquiries. A search bar contains 'int'. The main content area displays details for an 'Intouchcu' account. The payment status is 'Not more than two payments past due'. A purple arrow points to a pencil icon next to this status. Below the status, there are fields for Balance (\$20,117) and Comments (Auto fixed rate).

A modal window will open allowing you to change the payment status. Click Simulate:

The screenshot shows the same FICO Score Mortgage Simulator interface, but with a modal window open. The modal is titled 'Reduce Delinquency' and contains the text: 'Simulate reducing the delinquency level of the "Intouchcu" account. Consider combining with simulating paying down the balance of the "Intouchcu" account.' Below this, there are three dropdown menus for 'Delinquency level' for Equifax, TransUnion, and Experian, all set to 'No Change'. At the bottom of the modal are 'Simulate' and 'Cancel' buttons. A purple arrow points to the 'Simulate' button.

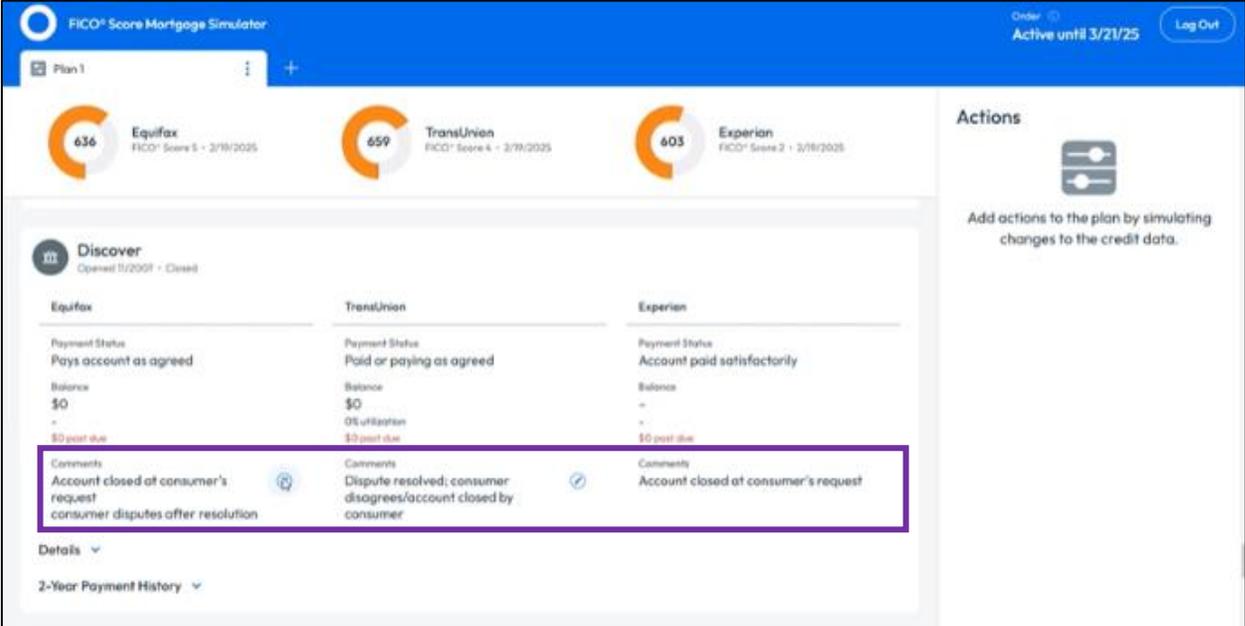
The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under “Actions”, on the right. You can print the plan by clicking on , start over at any time by clicking , edit the action by clicking  and remove an action by clicking on .



The screenshot shows the FICO Score Mortgage Simulator interface. At the top, there are three simulated FICO scores: Equifax (613, up 44 points from 549), TransUnion (589, up 47 points from 542), and Experian (534, no change). Below this, the account details for Intouchcu (XXXX8025) are displayed. The account is currently 'Current' with a balance of \$20,117 and \$441 post due. The payment status is 'Not more than two payments past due'. The account is secured with a fixed rate. On the right, the 'Actions' panel shows a 'Total pay down amount' of \$0 and a 'Show Details' button.

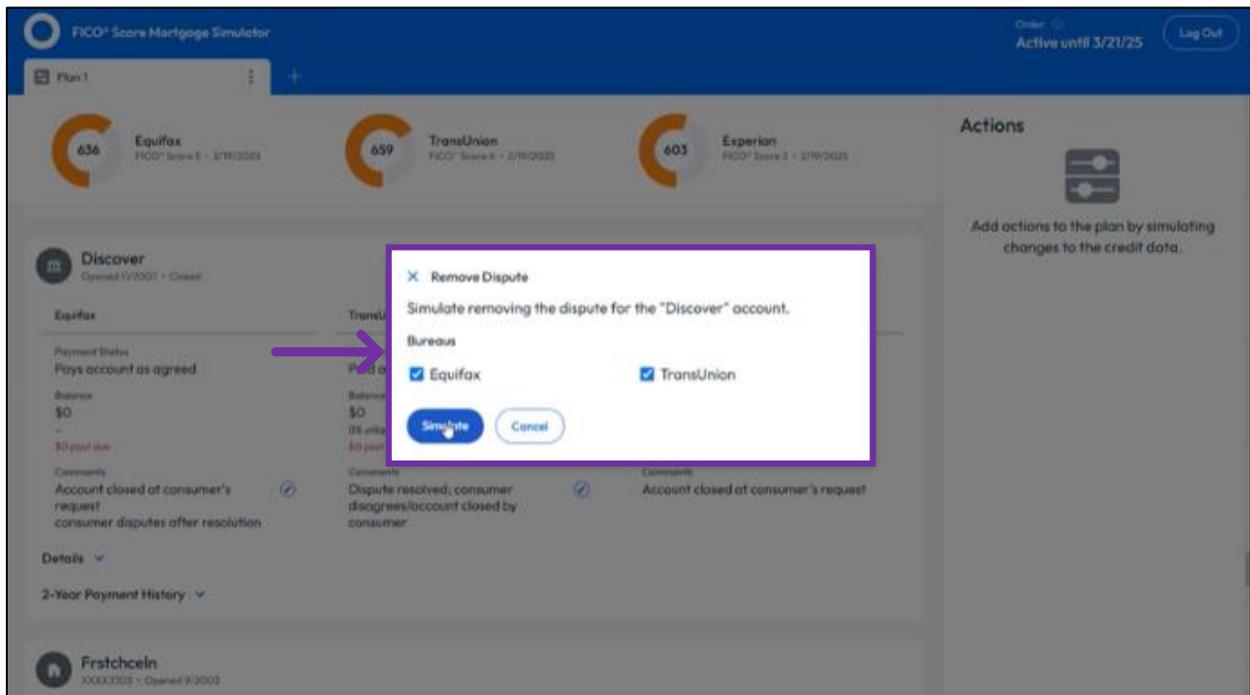
4.5 Simulating the removal of an account dispute

After locating the account, click on the pencil icon next to the comment:

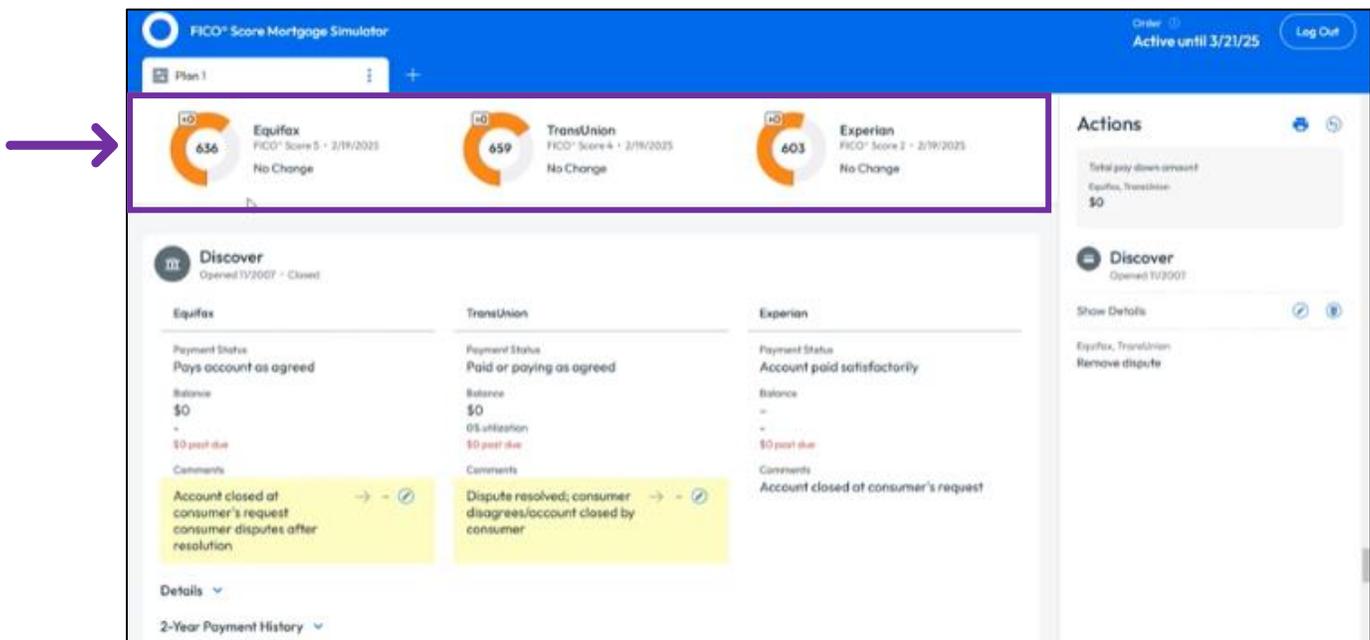


The screenshot shows the FICO Score Mortgage Simulator interface with the account details for Discover (XXXX8025) displayed. The account is currently 'Current' with a balance of \$0 and \$0 post due. The payment status is 'Pays account as agreed'. The account is secured with a 0% utilization. The account is closed at the consumer's request. On the right, the 'Actions' panel shows a 'Total pay down amount' of \$0 and a 'Show Details' button. A purple box highlights the comment 'Account closed at consumer's request' and the pencil icon next to it, indicating that the comment is being edited.

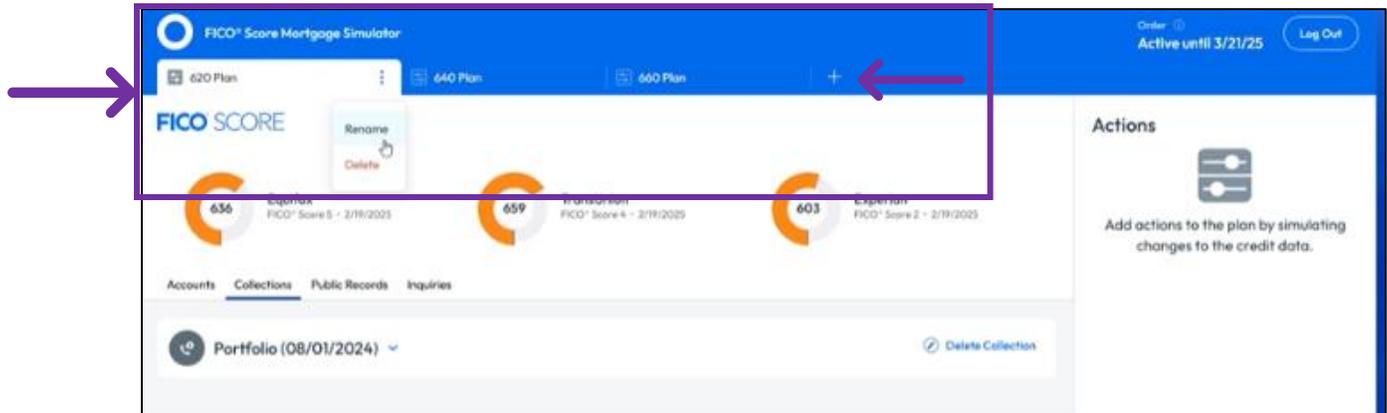
A modal window will open and all bureaus on which the dispute is reported will be pre-selected. Optionally, you can deselect any bureau on which you do not want to run the simulation. Click Simulate:



The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under "Actions", on the right. You can print the plan by clicking on , start over at any time by clicking , edit the action by clicking  and remove an action by clicking on .



5. You can save up to five unique plans! To add an additional plan, click on the + sign. You can rename or delete a plan by clicking on .



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