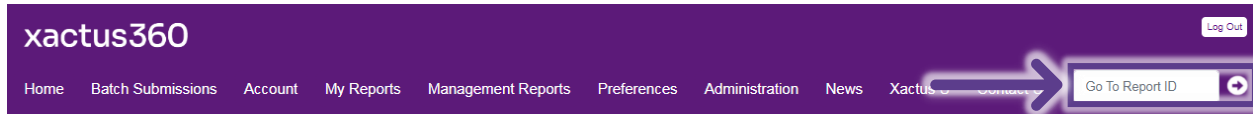**xactus X**

Advancing the Modern Mortgage

1. Start by logging into Xactus360 and opening the borrowers file from the home page.

2. Next to Xcel ScoreX, click Order.

3. Select the needed target mid-score goal and timeframe. Then, choose whether the analysis should be done on the Borrower or Co-Borrower. In the Additional Information box let us know what will make this borrower loan ready. Also, please let us know a realistic amount of cash they have for paying down any balances.
    Notifications will automatically be sent to the email address on file, unless the box is unchecked. Enter a second notification email if more than one should be sent the analysis. When all is complete, click Submit

Xcel ScoreX Request

An in-house credit expert will perform an in-depth analysis of this credit file and provide a personalized plan for improvement, based on your supplied mid-score goal.

Target Mid-Score Goal:
700

Timeframe (immediate, 3 months, etc.):
immediate

Subject:
Borrower ▾

Additional Information:
Please provide as much information as possible for the best analysis.

☑ E-mail notification

Email address: xactus@xactus.com
Secondary E-mail notification:

Xcel ScoreX Fee: 25.00

Submit   Cancel

Acceptance of disclaimer
I hereby acknowledge that there is no guarantee that corrections and/or updates made to a consumer's national credit file will improve the subject's credit score. I further agree to pay for any corrections and/or updates to the consumer's credit file regardless of the resulting score and regardless of whether or not the borrower/co-borrower qualify for this loan or any future loan.

4. The request will be submitted, and details will be listed under Service Orders.
Our Lending Hand team will review your request to determine the best options. Our Credit Analysts will provide a step-by-step plan to make your applicant loan ready. We find in many cases the objective can be accomplished within 30 days. If a 30-day resolution is not possible, we utilize a planning method to calculate results outside of that time frame. In some cases, our Credit Analysts find both options for your borrower.
The solution is emailed back to you within 24 hours.

Service Request:

Order ID:	12182381
Status:	Pending
Ordered:	08-21-2023, 03:01:24 PM

Xactus Demo, 08-21-2023, 03:01:24 PM
Submit Lending Hand Request, Target Mid-Score Goal: 700, Timeframe: immediate, Subject: Borrower, Please provide as much information as possible for the best analysis.

Message

[ ]

[Update]

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

05/15/2025