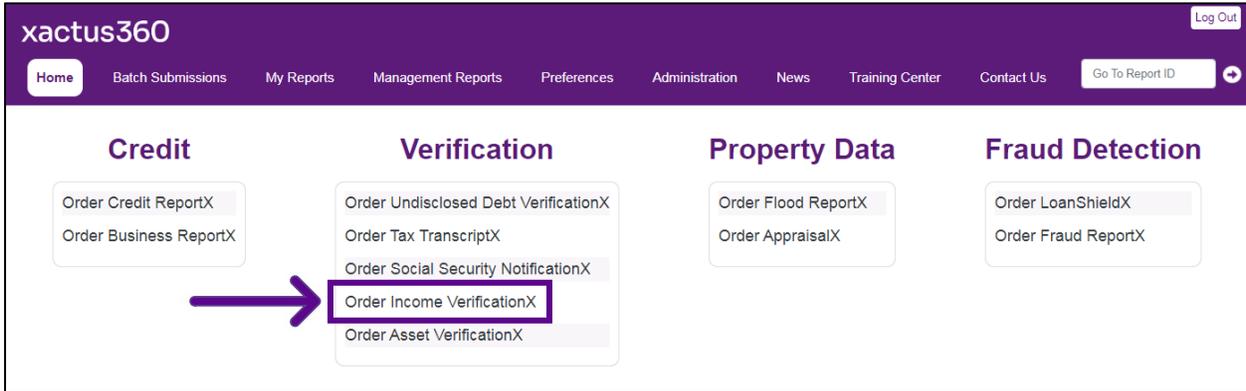
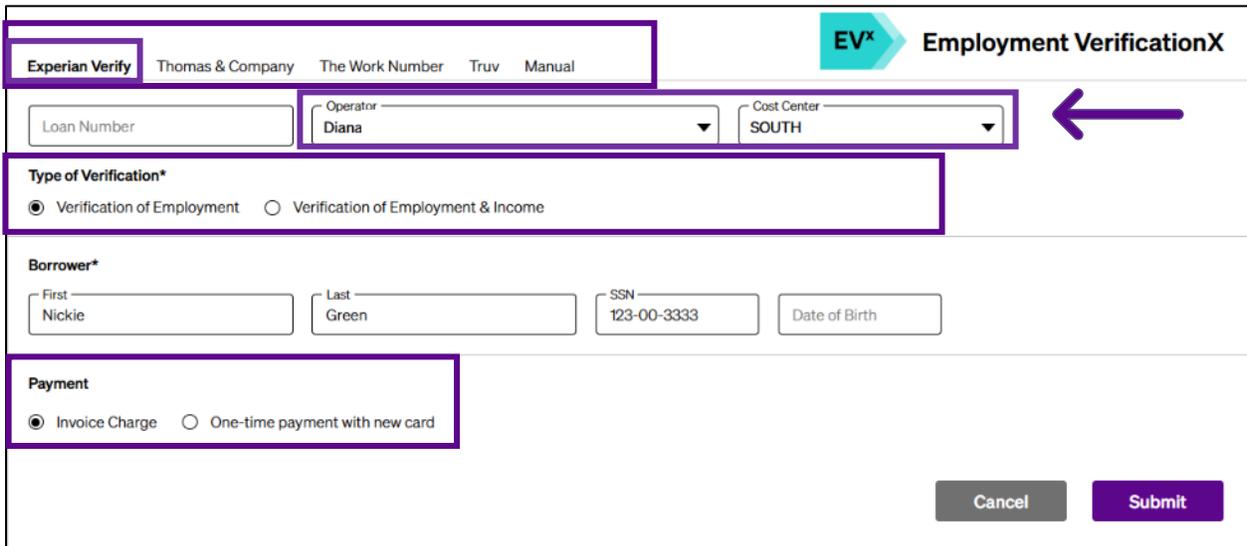


The cascade can be customized in any order to ensure seamless service. If the first provider in your list is unavailable, your request will prompt the next provider in your customized sequence.

1. Start by logging into Xactus360 and from the home page, click Order Income VerificationX.



2. The first provider in your cascade will automatically be selected at the top. To place an order on behalf of another operator, click the down arrow in the operator field, and select the operator you are ordering for. If Cost Centers are set up the account, you will then choose a cost center to associate the order with. Complete the fields including Type of Verification and Borrower information. Next, select a payment option. When all is complete, click Submit. **Experian Verify** charges per report. They provide all records in the last two full calendar years.



The screenshot shows the 'Employment VerificationX' form. The 'Experian Verify' provider is selected. The 'Operator' field is set to 'Diana' and the 'Cost Center' is set to 'SOUTH'. The 'Type of Verification' is set to 'Verification of Employment'. The 'Borrower' information includes 'First: Nickie', 'Last: Green', 'SSN: 123-00-3333', and 'Date of Birth'. The 'Payment' option is set to 'Invoice Charge'. The 'Submit' button is highlighted with a purple arrow.

3. If the borrower is on the requested provider, a report will be instantly returned. If the borrower is not, the order will prompt the next provider. The applicant information will prepopulate from the previous order if available. Select Type of Verification and once all required fields are complete, click Submit. If the borrower has a record on this provider, the report will be instantly returned.

Thomas & Co. charges per employment record returned. The user can select Current, Previous, Current & Previous in the last 24 months, All Records or a Specific Employer. If Specific Employer is selected, a company code is required. A link on the ordering screen is provided to search for that company code.

The screenshot shows the 'Employment VerificationX' form. At the top right, there is a logo with 'EV^x' and the text 'Employment VerificationX'. Below this, the provider is set to 'Experian Verify' with 'Thomas & Company' selected in a dropdown menu. Other fields include 'The Work Number', 'Truv', and 'Manual'. The form contains several input fields: 'Borrowers' (with 'Borrower' selected), 'Loan Number' (2412000221), 'Operator' (Diana.), and 'Cost Center' (SOUTH). A section titled 'Type of Verification*' has two radio buttons: 'Verification of Employment' (selected) and 'Verification of Employment & Income'. Below this is 'Records From*' with radio buttons for 'All Current', 'All Previous', 'Current & Previous Within 24 Month Period', 'All Current & Previous', and 'Specific Employer' (selected). The 'Borrower*' section has fields for 'First' (Nickie), 'Last' (Green), and 'SSN' (123-00-3333). The 'Employer*' section has a 'Company Code' field and a 'Company Code Search' link. A 'Payment' section has radio buttons for 'Invoice Charge' (selected) and 'One-time payment with new card'. At the bottom right are 'Cancel' and 'Submit' buttons. Purple boxes and arrows highlight the 'Thomas & Company' dropdown, the 'Type of Verification*' and 'Records From*' sections, the 'Borrower*' and 'Employer*' fields, the 'Payment' section, and the 'Submit' button.

4. If the borrower is on the requested provider, a report will be instantly returned. If the borrower is not, the order will prompt the next provider. The applicant information will prepopulate from the previous order if available. Select Type of Verification and once all required fields are complete, click Submit. If the borrower has a record on this provider, the report will be instantly returned.

The Work Number (TWN) has several filtered options. For Ultimate, Select Plus, and Select All, TWN charges per report. All other filtered products charge if current is returned, and a separate charge if a previous is returned. Maximum of 2 charges.

Experian Verify Thomas & Company **The Work Number** Manual Truv EV^x Employment VerificationX

 **No record found on Thomas**

Loan Number

Type of Verification*

Verification of Employment Verification of Employment & Income

Records From ⓘ

Mortgage VOI (active and inactive records within past 36 months)

Borrower

First Last SSN

Employer Code Employer Name Employee Salary Key Employee ID

[The Work Number Employer Search](#)

Payment

Invoice Charge One-time payment with new card

5. If the borrower is on the requested provider, a report will be instantly returned. When the last step of the cascade has concluded, you will be prompted to order a manual verification. Start by selecting the Type of Verification and indicate if the order is needed on a rush. Lastly, complete the rest of the fields including Borrower information, Employer information, and attaching the borrower's authorization. Choose a file to upload for the authorization or select to Email Borrower Auth to E-sign.

Experian Verify Thomas & Company The Work Number **Manual** Truv

EV^x Employment VerificationX

No record found on The WorkNumber

Loan Number

Type of Verification*

Verification of Employment Verification of Employment & Income Rush

Borrower

First: NICKIE Middle: Last: GREEN Suffix: SSN: 123-00-3333 Date of Birth:

Street Address: 100 TERRACE AV City: WEST HAVEN State: CT Zip: 06516 Phone Number:

Employer

Employment Type: Current Employer Name: JOE'S CRAB SHACK Phone Number: 800-258-3488

Street Address: 123 MAIN STREET City: NEW YORK State: NY Zip: 10001

Position: FOH Date Hired: Date Terminated:

Enter Notes

Borrower's Authorization*

Upload Email Borrower Auth to E-sign

Drag and drop file or click here Borrower's Authorization.pdf

6. Confirm the primary email to send status updates and notifications to and enter a secondary email, if needed. Next, select a payment option. When all is complete, click Submit.

Send Status Updates and Notifications to:

Primary Email: xactus@xactus.com Secondary Email:

Payment

Invoice Charge One-time payment with new card

Cancel **Submit**

7. The request will be submitted, and the status can be checked on the applicant screen.

 **Employment VerificationX**

[Order Experian Verify](#) [Order Thomas & Company](#) [Order The Work Number](#) [Order Truv](#) [Ask a Question](#)

Borrower

Name NICKIE GREEN

SSN 123-00-3333

DOB

Address 100 TERRACE AV, WEST HAVEN, CT 06516

Phone

Order Details

Source Manual

Type of Verification Verification of Employment

Status Pending

Operator Xactus Test

Ordered 07/11/2024, 02:38:42 PM

Completed

Report ID 928167

Order ID 860197

Loan Number

Analyst

[Trigger Product Bundle](#)

8. This can also be requested from the applicant screen on the left-hand side.

Income VerificationX[Order](#)

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