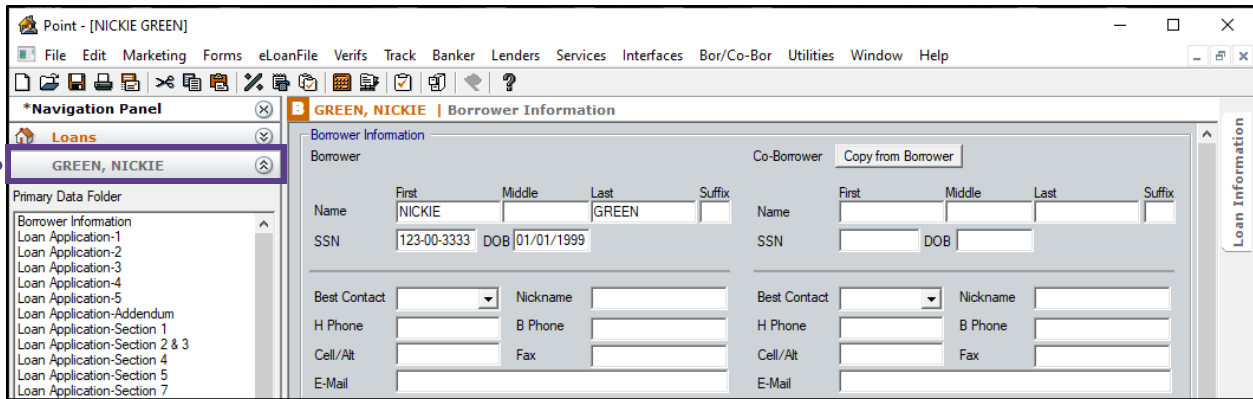
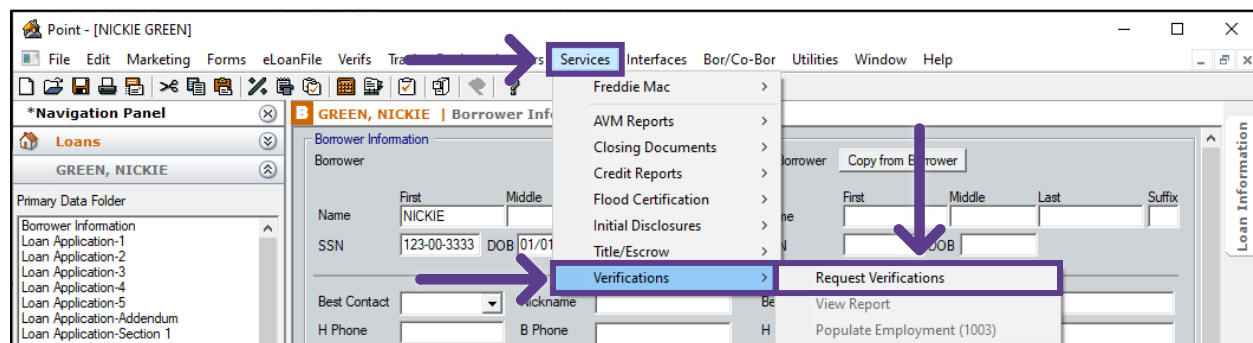


1. Start by logging in and opening the applicants loan file.



2. Click on the Services drop-down menu and navigate to Credit Reports, then click Request Credit.



3. Select the Verification Services Provider. Then select the Request and Verification type:
 - Request Type – Select Borrower: toggle between borrower and co-borrower if joint
 - Verification Type – Check the box for the request needed and choose the years from the dropdown list
 - Authorization Method – Browse and upload the 4506C.
 When all information is entered correctly, please click Submit.

The screenshot shows the 'Request Verifications' window. Key elements include:

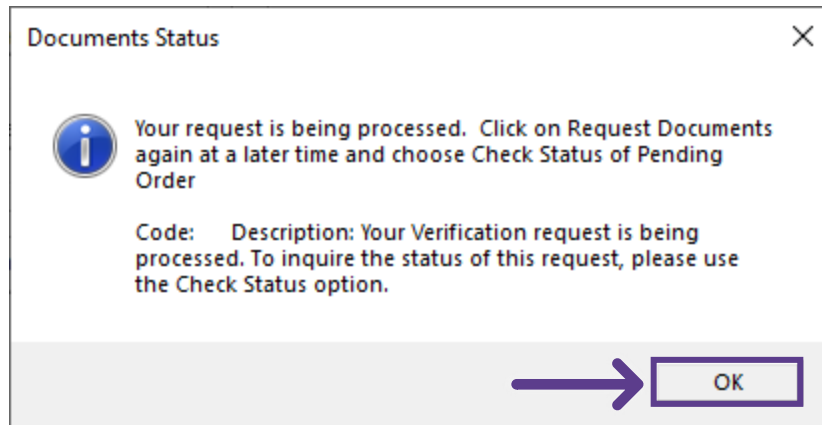
- Verification Services Provider:** Xactus IRS-Direct (800-243-0120, [Getting Started](#))
- Generic Verification Request:**
 - Order: Order New Verification, Upgrade Order, Check Status
 - Primary Borrower Order Reference Number: []
 - Co-Borrower Order Reference Number: []
 - Additional Instructions, Comments: []
 - Pay by credit card [Enter Credit Card]
- Request Type:**
 - Select Borrower: NICKIE GREEN, [No Co-Borrower Name]
 - SSN: 123-00-3333
 - DOB: 01/01/1999
- Verification Type:**
 - Return Transcript (1040a) [2018, 2019, 2020, 2021]
 - Return Transcript (1040b) [2018, 2019, 2020, 2021]
 - Return Transcript (1040c) [2018, 2019, 2020, 2021]
 - Personal (W2/1099) [W2 - 2018, 2019, 2020, 2021]
 - Business (1065/1120) [1065a - 2018, 2019, 2020, 2021]
 - E-Signature []
- Authorization Method:**
 - Document Attached
 - Users\mwwitt\Desktop\TEST\4506-C.pdf [Browse]
- Buttons:** Submit, Close

Input the user ID and password for your selected credit agency, then click OK

The screenshot shows the 'Xactus IRS-Direct Login' window. Key elements include:

- Account #: []
- User ID: mwwitt
- Password: []
- Save Password
- Need Help? Xactus IRS-Direct (800-243-0120, [Getting Started](#))
- Buttons: OK, Cancel

4. The following will appear letting you know the order is being processed. Click OK.



5. You will be taken back to the Request Verifications screen where you can check the status of the order or request Verifications for the co-borrower. Also notice that the primary borrower is also assigned a Reference (or File) number for the current order.

A screenshot of the "Request Verifications" application window. The window has a title bar with a close button (X). The main content area is divided into several sections:

- Verification Services Provider:** A dropdown menu showing "Xactus IRS-Direct", a phone number "800-243-0120", and a link "Getting Started".
- Generic Verification Request:** A tabbed section with "Order" selected. It contains:
 - Order:** Radio buttons for "Order New Verification", "Upgrade Order", and "Check Status" (which is selected and highlighted with a purple box and arrow). Below "Check Status" is a text field for "Primary Borrower Order Reference Number" containing "44779659". There is also a field for "Co-Borrower Order Reference Number".
 - Additional Instructions, Comments:** A large text area for notes.
 - Payment:** A checkbox for "Pay by credit card" and a button "Enter Credit Card".
- Request Type:** A section for selecting a borrower and verification type.
 - Select Borrower:** Radio buttons for "Nickie Green" (selected) and "[No Co-Borrower Name]". Fields for SSN and DOB are provided for both.
 - Verification Type:** A list of checkboxes and dropdown menus for "Return Transcript (1040a)", "Return Transcript (1040b)", "Return Transcript (1040c)", "Personal (W2/1099)", "Business (1065/1120)", and "E-Signature".
 - Authorization Method:** A dropdown menu showing "Document Attached" and a "Browse" button with a file path "Users\mwitt\Desktop\TEST\4506-C.pdf".

At the bottom of the window are "Submit" and "Close" buttons, and a footer that says "Press F1 for help".

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