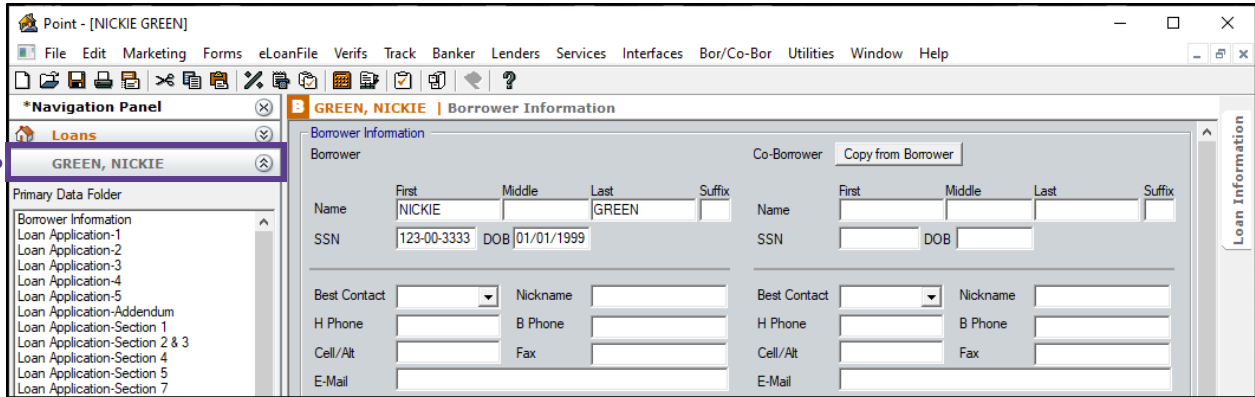
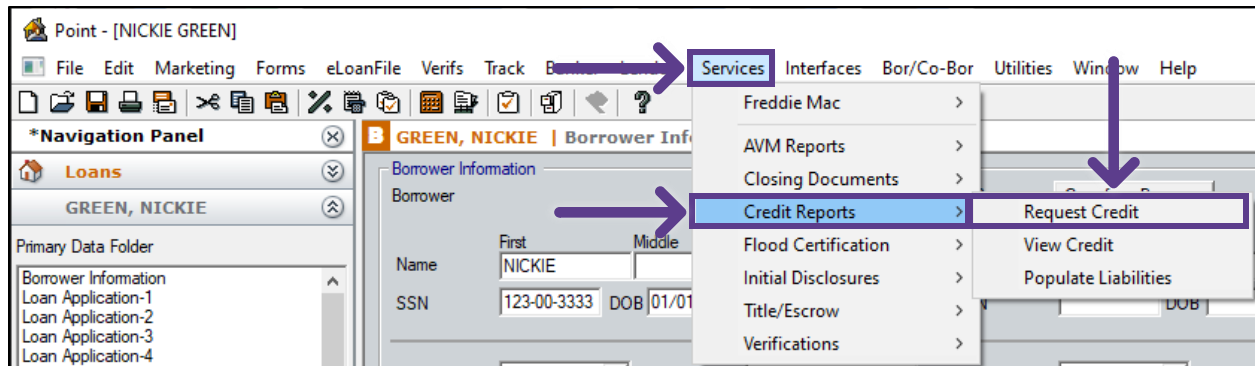


1. Start by logging in and opening the applicants loan file.



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



3. Select your credit agency, select Streamline as the Report Type and mark each bureau needed. Then, choose a Request Type.

Order New Report – Orders a new credit report.

Re-issue Existing Report – Imports an existing report of a particular file number.

Upgrade Existing Report – Add bureaus to an existing file and upgrade to include a co-borrower.

Retrieve Updated Report – Imports an existing report of a particular file number.

When complete, click Submit.

The screenshot shows a 'Credit Report Request' form with several sections. Three purple arrows point to the 'Credit Agency' dropdown (set to 'Xactus'), the 'Report Type' dropdown (set to 'Streamline'), and the 'Request Type' radio buttons (with 'Order New Report' selected). A fourth purple arrow points to the 'Submit' button at the bottom. The form contains the following fields and options:

- Credit Agency:** Xactus, 1-800-243-0120, [Getting Started](#)
- Report Type:** Individual Report, Streamline
- Bureaus:** Equifax, Experian, TransUnion
- Request Type:** Order New Report, Reissue Existing Report, Upgrade Existing Report, Retrieve Updated Report
- Credit Reference Number:** [Empty field]
- Requested By:** [Empty field]
- Payment:** Pay by credit card,
- Liabilities:** Copy credit report liabilities to this 1003
- Personal Information (Nickie Green):**
 - Name: Nickie Green
 - SSN: 123-00-3333
 - Birth Date: 01/01/1999, Age: 24
 - Home Phone: [Empty], Married, Unmarried, Separated
 - Present Addr.: 100 TERRACE AV, Credit PIN [Empty]
 - City: WEST HAVEN, State: CT, Zip: 06516
 - Former Addr.: [Empty]
 - City: [Empty], State: [Empty], Zip: [Empty]
- Personal Information (no co-borrower):**
 - Name: [Empty]
 - SSN: [Empty], Birth Date: [Empty], Age: [Empty]
 - Home Phone: [Empty], Married, Unmarried, Separated
 -
 - Present Addr.: [Empty], Credit PIN [Empty]
 - City: [Empty], State: [Empty], Zip: [Empty]
 - Former Addr.: [Empty]
 - City: [Empty], State: [Empty], Zip: [Empty]
- Buttons:**

Press F1 for help

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



Xactus Login

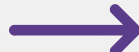
Account #:

User ID:

Password:

Save Password

Need Help?
Xactus
1-800-243-0120
[Getting Started](#)



5. The next screen will ask if liabilities should be imported or ignored. Select either Populate or Don't Populate.

Populate Liabilities

Liabilities to be Ignored:

Status	Creditor	Type	Balance	Pmt
--------	----------	------	---------	-----

Liabilities to be Imported: # of Liabilities: 33

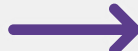
Status	Creditor	Type	Balance	Pmt
Open	AMEX	Revolving	5883	294
Open	CHASE	Open	5379	107
Open	BOA MBNA	Revolving	2969	15
Open	BK OF AMER	Revolving	1377	25
Open	GEMB/WALMART	Revolving	832	35
Open	CAPITAL 1 BK	Revolving	302	15
Open	AHM	Installment	0	
Open	BOA MBNA	Revolving	0	
Paid	CITI	Revolving	0	
Paid	CONSECO	Revolving	0	
Paid	DSNB MACYS	Revolving	0	
Closed	FILENES	Revolving	0	
Closed	FST USA BK B	Revolving	0	
Closed	FST USA BK B	Revolving	0	
Open	GEMB/BANANA	Revolving	0	
Open	GEMB/GAP	Revolving	0	
Paid	GEMB/JCP	Revolving	0	
Paid	GEMB/OLDNAVY	Revolving	0	
Open	HSBC/BSBUY	Revolving	0	
Paid	HSBC/RS	Revolving	0	
Paid	HUDSON UNT	Installment	0	
Open	KOHL'S/CHASE	Revolving	0	

Ignore

Import


Ignore \$0 Balance

Ignore Closed



6. A copy of the report will now display on the screen.

View Credit Report x



xactus

600 Saw Mill Rd. West Haven, CT 06516
 800-243-0120 Fax: 800-942-9451

Order Verifications

Streamline

OUR TEST ACCOUNT
 600 Saw Mill Rd
 West Haven, NY 06516

Customer Code: CP2022
 Requested By: Megan Witt
 Loan Number: NICKIE GREEN

Ordered: 11/28/2022
 Released: 11/28/2022
 Reissued:

Report ID: 44277873
 Repositories: TUC/EXP/EQX
 Price: \$29.75

Applicant

Co-Applicant

Name: Nickie Green	DOB: 01/01/1999	Name:
SSN: 123-00-3333		SSN:
Current Address:		Current Address:
100 Terrace Av, West Haven, CT 06516		

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	10/20/2022	TUC-A1
	Factors • 018 - Number of accounts with delinquency • 030 - Time since most recent account opening is too short • 012 - Length of time revolving accounts have been established • 010 - Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high • Score value was adversely affected by credit inquiries present in the credit file.						
[732]	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	320-844	10/20/2022	EXP-A1
	Factors • 18 - Number of accounts with delinquency. • 10 - Proportion of balance to high credit on bank revolving or all revolving accounts. • 08 - Too many inquiries last 12 months. • 05 - Too many accounts with balances.						
734	Nickie C. Green	Equifax	FICO Classic v5	Fair Isaac	334-818	10/20/2022	EQX-A1
	Factors • 30 - Time since most recent account opening is too short • 18 - Number of accounts with delinquency • 23 - Number of bank or national revolving accounts with balances • 5 - Too many accounts with balances • Score value was adversely affected by credit inquiries present in the credit file.						

Open PDF

Print

Close

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