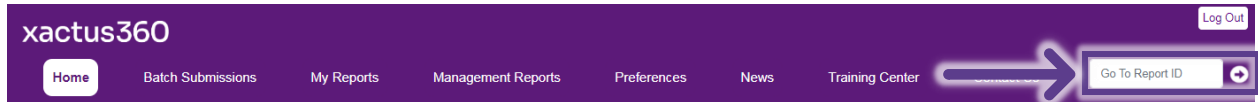



1. Start by logging into Xactus360 and opening the borrowers file from the home page.



2. On the left-hand side under Actions, click Refresh Report.



[Log Out](#)

**Actions:**

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order Xpress Update](#)
- [Order RescoreX](#)
- [Liens and Judgements](#)
- [Refresh Report](#)
- [Order Credit Analysis](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Add Red Flag Report](#)
- [Reassign Report Owner](#)
- [Cancel Report \(Allow Repull\)](#)
- [Upload Supporting Docs](#)
- 
- [Convert to Mortgage Only](#)
- 
- [Order New Credit ReportX](#)
- [Order New Mortgage Only](#)
- [Order New Pre-QualificationX](#)

**Options:**

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

Borrower		Co-Borrower	
Borrower: Nickie Green      SSN: 123-00-3333		<a href="#">Add Co-Borrower</a>	
Address: 100 Terrace Ave West Haven, CT, 06516			
Email:		Phone:	
scores			
	TransUnion	Experian	Equifax
FICO:	730	[ 732 ]	734
Credit Assure:	+18	+37	
Wayfinder™:	Order	Order	Too Old
What-If™:	Order	Order	Too Old
Lending Hand (i):	Order		
Summary			
Accounts: 33		Balance: \$16,742	
Open Accounts: 25		Payment: \$491	
Delinquent Accounts: 0		Past Due: \$0	
Details			
Loan Number:		Status: Completed	
Report ID: 48432052		Entered: 06-27-2023, 03:30:25 PM	
Report Type: Credit ReportX		Completed: 06-27-2023, 03:30:31 PM	
Available Reports			
	Report Type	Date	Format
<a href="#">View</a> <a href="#">Download</a>	Credit ReportX	06-27-2023, 03:31:57 PM	PDF
<a href="#">View</a> <a href="#">Download</a>	Credit ReportX	06-27-2023, 03:30:31 PM	PDF

3. Uncheck any boxes next to the bureaus you wish to omit from the refresh report.

**Refresh Report Order Information**

Operator  
Xactus

Select type of credit report  
Refresh


Loan Number/ID

File Access PIN

Include TransUnion

Include Experian

Include Equifax



**Borrower:** [Test Files] **Co-Borrower:** [Test Files]

First	Middle	Last	Suffix	SSN	First	Middle	Last	Suffix	SSN
Jonathan		Snow		123-12-3333					
Maiden Name	Marital Status	Phone Number	DOB (MM-DD-YYYY)	Dependents	Maiden Name	Marital Status	Phone Number	DOB (MM-DD-YYYY)	Dependents
	Unknown					Unknown			
Driver License Number	Driver License State				Driver License Number	Driver License State			
Street Address	City	ST	Zip		Street Address	City	ST	Zip	
99 N Pole	Milford	CT	06460		Enter a location				
Date From (MM-YYYY)					Date From (MM-YYYY)				

**Property / Loan Details:**

Street Address City ST Zip

Loan Amount Sale Amount

4. If you wish to pay by credit card, please fill in this information as well. When all is complete, please click Submit.

**Credit Card Information:**

I authorize the use of the card below to pay for this order  
 Don't pay for this order by credit card

First Name  Last Name

Company

Address

City  State  Zip

Card Type  
Visa

Card Number

Expiration Date  
August (08)  2022

Save as default  
NO

←

5. A copy of the report will be displayed with Refresh Report listed at the top

The screenshot shows a web browser window with the URL 'credreviewer.do'. The page header includes '3 / 8', '100%', and navigation icons. The main content area features the 'xactus' logo and contact information for 370 Reed Rd., Suite 100 Broomall, PA 19008. A green 'CR\*' icon is next to a box labeled 'Credit ReportX Refresh Report', with a purple arrow pointing to it from the right. Below this, there are details for 'XACTUS TEST ACCOUNT' (Client Code: XAC2022, Requested By: Xactus, Loan Number: [redacted]), ordering dates (06/27/2023), and report ID (48434838). A 'Borrower' section lists Jonathan Snow with SSN 123-12-3333 and address 99 N Pole, Milford, CT 06460. A 'Co-Borrower' section is also present but mostly redacted. At the bottom, a table displays credit scores: TransUnion (568), Experian (697), and Equifax ([ 627 ]).

Borrower		Co-Borrower			
Name: Jonathan Snow		Name: [redacted]			
SSN: 123-12-3333		SSN: [redacted]			
Current Address: 99 N Pole, Milford, CT 06460		Current Address: [redacted]			
TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5			
568	697	[ 627 ]			

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