

Verifications

Our Online Verifications Demonstrate Our Unrivaled Commitment to Your Success

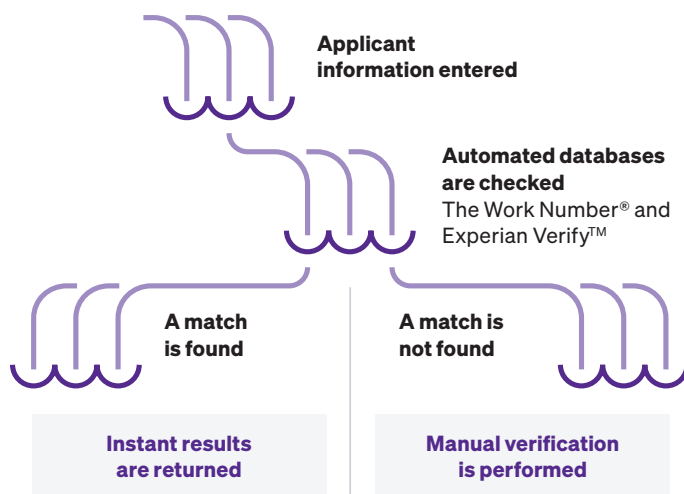
Xactus provides all the verification solutions lenders need to obtain an accurate, multi-dimensional view of their applicants. Receive up-to-date income, employment, asset, and debt verification data so you can properly evaluate the loan applicant's creditworthiness quickly and efficiently.



Obtain Immediate Access to Employer Payroll Records

Conduct a comprehensive check of employment and income and obtain access to millions of employment records with Xactus' verification solutions. Our VOE/I workflow is fully customizable and can be programmed to cascade via The Work Number®, and Experian Verify™ instant databases. You can also obtain uniform, auditable manual verifications when an applicant's information isn't available in an online database.

VOE/I Waterfall



Benefits:

- No set-up fees
- Obtain cascaded workflows
- Verify information quickly and efficiently
- Receive accurate consumer data
- Control variable costs with a fixed cost per loan
- Increase productivity
- Only pay for verified results. No hit? No charge.
- Integrated to Day 1 Certainty services from Fannie Mae through Desktop Underwriter® (DU)
- Re-verify before a loan closes
- Meet Ability-to-Repay and Qualified Mortgage Standards under the Truth in Lending Act (Regulation Z)

*Authorized Report Provider status does not imply Fannie Mae's endorsement of Xactus products or services.

*The Work Number is a service provided by TALX Corporation, provider of Equifax Workforce Solutions. TALX Corporation is a wholly owned subsidiary of Equifax Inc. Xactus is an authorized reseller of certain products and services ordered by TALX Corporation.

xactus

Advancing the Modern Mortgage

Xactus Verifications Products:

IV* Income VerificationX

DV* Deposit VerificationX

AV* Asset VerificationX

UD* Undisclosed Debt VerificationX

SS* Social Security VerificationX

TT* Tax TranscriptX

Verifications



Electronically Verify Applicants' Financial Accounts Quickly and Securely

Xactus offers Asset VerificationsX from Finicity and AccountChek™ Asset Report (FormFree). We support Day 1 Certainty from Fannie Mae. Results also accepted by Freddie Mac. You can:

- Allow consumers to submit their financial data digitally and validate the consumers assets, deposits, and account activity directly through the financial institution(s)
- Reduce the risk of costly loan buybacks or other challenges and close more loans more quickly
- Re-pull reports for up to 60 days (Finicity) or 90 days (AccountChek™)



Monitor Applicants' Credit Throughout the Mortgage Process

With Xactus Undisclosed Debt VerificationsX, you'll get real-time monitoring of the applicants' credit activity, from the initial credit file pull through loan closing. Activate our undisclosed debt verifications to avoid surprises during the lending process and reduce risk.

Our suite includes Undisclosed Debt Notifications powered by Equifax®, Experian® and TransUnion®

With our 3-bureau solution, you'll receive comprehensive information updates about:

- New tradelines
- Inquiries
- Secondary reissues
- Bankruptcies
- Judgments
- Liens
- Collections
- Late payments
- ...and more



Authenticate Applicants' Income With the IRS

Xactus offers access to easy-to-read electronic Tax Return Verifications/ 4506-C reports as well as real-time updates. In addition, consumers can e-sign authorization forms, reducing the amount of time you spend gathering the permissions you need.

Learn more at xactus.com/verifications