

Xactus Modern Mortgage Verification Suite



1. Pre-application

- Lead generation
- Access through numerous LOS
- StartMyApplicationX
- QualifyMeNowX
- Pre-QualificationX
- Pre-AppX



2. Application

- Credit ReportX/Tri-merge credit report
- Trended data credit reports
- Credit score disclosure reports that can be mailed (optional) on your behalf/FACTA
- Score optimization tools
 - RescoreX
 - Credit Xpert
 - Wayfinder™
 - What-if Simulator
 - Xcel ScoreX
 - Credit Assure™
 - Credit Radar™
- Fraud ReportX
 - Borrower Detail Report
- The LexisNexis® RiskView™ Liens & Judgments Report
- Identify Verifications:
 - Equifax FraudIQ
 - TransUnion IDVision
 - Experian Fraud Shield
- OFAC Alerts/Credit report authentication



3. Processing

- SupplementX
- Employment VerificationX and Income VerificationX Waterfall
 - The Work Number®
 - Experian Verify
 - Manual Verifications
- Asset VerificationX
 - AccountChek
 - Fincity
- AppraisalX, by Xiris Valuations
- Appraisal FirewallX
- Valuation ModelX
- Undisclosed Debt VerificationX
- Flood ReportX
- Tax TranscriptX
 - Automated IRS data feeds
 - 4506-C & 8821
- Social Security VerificationX
 - SSA
 - Internal Revenue Service
- Fraud ReportX
 - Property Detail Report
- VerisiteX Collateral Data Reports and Mobile Property Inspections



4. Underwriting

- COMPARE comparison reports
- Valuation ModelX
- SupplementX
- Fraud ReportX
 - Participant Report
- Appraisal ScorecardX
- VerisiteX Collateral Data Reports and Mobile Property Inspections



5. Pre- and Post-closing/Servicing

- Undisclosed Debt VerificationX
- Refreshed credit reports
- QC ReviewX
 - Pre-Funding
- Final Asset VerificationX
- Final Employment VerificationX, Income VerificationX
 - The Work Number®
 - Experian Verify
 - Manual Verifications
- Mortgage Participant Detail Report
- Post-Closing QC
- Re-verifications: Assets and Employment / Income
- QC Forensic Reviews
- Portfolio MonitoringX
- HDMA Reporting
- Appraisal ScorecardX
- VerisiteX Collateral Data Reports and Mobile Property Inspections

* 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. Credit Plus | UniversalCIS is an authorized reseller of certain products and services ordered by TALX Corporation.

Our Proprietary Technology and Market-leading Service Delivers at Scale

Transform Verifications to Close Loans More Quickly and Enhance Profitability

Xactus: An Engine of Precision, Driven by Data and Led by Experts

Xactus is the leading verification innovator for the mortgage industry. Partnering closely with clients, we advance delivery of the Modern Mortgage through our proprietary technology and market-leading service at scale. As a result, we enable lenders to digitally verify prospective borrowers, their credit, and their assets quickly, reliably, and accurately.

75+

Years of Innovation

6,500

Clients

Build the Modern Mortgage Experience

Today's consumer demands the mortgage process become a fast, easy, and seamless digital experience. The challenge is back-end tools, services, and technology haven't kept up. We are changing this by digitally transforming verification at scale through proprietary technology to build superior consumer experiences.

360°

U.S. Coverage

500+

Team Members

Close More Loans More Quickly and Enhance Profitability

We bring a workflow-centric approach to verification so that clients can automate and integrate what were previously labor-intensive processes. With API integration across the mortgage software ecosystem and responsive service enabling you to resolve complex problems quickly, we enable lenders to close more loans more quickly and in turn enhancing your profitability.

An Indispensable Partner to Transform the Mortgage Industry

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