



370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120



Credit ReportX

1

XACTUS TEST ACCOUNT
370 Reed Road, Suite 100
Broomall, PA 19008

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Client Code: X0330
Requested By: Xactus Demo
Loan Number:

3

Ordered: 06/30/2023
Released: 06/30/2023
Reissued: 07/14/2023

4

Report ID: [48517928](#)
Repositories: TUC/EXP/EQX
Price:

5

Order Verifications

6

Borrower: Nickie Green

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	Experian	Equifax	TransUnion
Current Score	[732]	734	730
Potential Improvement*	+37	+27	+18
Potential New Score <i>order report for full details</i>	769 more	761 more	748 more

Co-Borrower:

	Experian	Equifax	TransUnion
Current Score			
Potential Improvement*			
Potential New Score <i>order report for full details</i>			



*** Available cash is set at \$10,000. Timeframe: Immediate**

Order a detailed report to try different settings which may yield better results. Potential score improvements include the impact of actions identified by Credit Assure(TM) and the effect of time. Time may account for none, some, or all of a potential improvement, and may decrease it or even cause it to be negative.

How is the score improvement calculated and what does "OK" mean?

1) Credit Assure(TM) scans each credit file for accuracy and opportunities. It uses a default setting of the applicant having up to \$3,500 in cash available and the ability to make any potential changes within less than a month's time. The default assumptions are set system-wide, but you can use different amounts of available cash and/or time frames if you choose to order a CreditXpert(R) product.

2) If you received a result of "OK" for a particular bureau from Credit Assure(TM), it only indicates that there were no opportunities found by Credit Assure(TM) in its default rapid rescoring mode.

1. Company Name and Address
2. Customer Code, Requested By: name of the user who ordered the credit report, Loan Number
3. Date Ordered, Date Released/Completed, Date Reissued
4. Report ID number, Repositories, Price
5. Order Verifications: Allows ordering of additional products through Xactus360.
6. Applicant / Co-Applicant: Applicant/Co-Applicant's name
7. Credit Scores: Displays the score for each bureau, the score model used, and any score improvement opportunities through Credit Assure.

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1. Borrower Name: **Nickie Green**
 2. Borrower Address: **100 Terrace Ave**
 3. Borrower City, State, Zip: **West Haven, CT 06516**

4. Length of Time at Above Address: 4. ☐ Renting ☐ Buying/Owns
 5. Former Address: Length of Time: 5.
 6. Social Security Number: 6. Borrower: **123-00-3333** Co-Borrower:
 7. Age(s)/DOB: 7. Borrower: **01/01/1999** Co-Borrower:
 8. Marital Status: Dependents: 8. Dependents:

9. Borrower Employer

Status

As of

10. Verified

Verified By

11. Position

Date Hired

Verified Date

Contact Phone/Fax

Salary

Date Separated

12. Income

Base

OT

Comm

Bonus

Other

Average Hours Worked

Comment

13. Employer

Status

As of

14. Verified

Verified By

15. Position

Date Hired

Verified Date

Contact Phone/Fax

Salary

Date Separated

16. Income

Base

OT

Comm

Bonus

Other

Average Hours Worked

Comment

17. Co-Borrower Employer

Status

As of

18. Verified

Verified By

19. Position

Date Hired

Verified Date

Contact Phone/Fax

Salary

Date Separated

20. Income

Base

OT

Comm

Bonus

Other

Average Hours Worked

Comment

21. Employer

Status

As of

22. Verified

Verified By

23. Position

Date Hired

Verified Date

Contact Phone/Fax

Salary

Date Separated

24. Income

Base

OT

Comm

Bonus

Other

Average Hours Worked

Comment

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Credit ReportX Report Summary

Name / SSN / FICO score

Nickie Green 123-00-3333

Credit Assure(TM) Potential Score Impact

Experian

[732]**+37****+27**

Equifax

734

TrUnion

730**+18**Recent Inquiries: **5**Public Records: **NONE FOUND**Collection/Charge Off Accounts: **0**

Account Type	Minimum Payment		Current Status			Past Due Amount		Past Lates	
	Current Balance	Open	Open	Closed	Derogatory	30	60	90+	
Real Estate	\$0	\$0	0	0	0	\$0	0	0	0
Revolving	\$16,742	\$197	25	3	0	\$0	3	1	0
Auto	\$0	\$0	0	0	0	\$0	0	0	0
Education	\$0	\$0	0	0	0	\$0	0	0	0
Other Installment	\$0	\$0	0	5	0	\$0	5	5	0
Total	\$16,742	\$197	25	8	0	\$0	8	6	0

8. Extensive borrower information: Applicants name, address, SSN, Date of Birth, etc.

9. Report Summary: Summarizes account, balance, payment, and past due amounts. Additionally, gives balance totals for secured and unsecured debt.

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OPEN ACCOUNTS

- a. Creditor: This shows the name of the creditor that the borrower has an account with.
- b. Account Number: This shows the account number of the creditor.
- c. Open Date: The date that the account was originally opened.
- d. Report Date: This is the date of the last report the creditor gave to the credit bureau.
- e. High Credit: This is the highest amount borrowed on this account.
- f. Loan Type:
 - CL:** Line of Credit
 - CK:** Overdraft/Reserve Checking Account
 - IN:** Installment Account. An account with fixed number of specific payments.
 - MN:** Open Account. An account paid after each billing cycle.
 - MTG:** Mortgage Account
 - RN:** Rent
 - RV:** Revolving Account. An account with regular monthly payments.
 - UN:** Unknown Account. An account with an unknown payment type.
- g. Payment: The actual payment made by the borrower
- h. Present Status: Status of account

DELINQ 90 - 90 days
FORECLOS - foreclosure
GOV CLAIM - Claim filed w/ gvrnmnt
INACTIVE - inactive
NO STATUS - no status
PAID - paid account
PAID CHGOFF - paid was charge off
PAID COLL - Paid was collection
PAID FORE - paid was foreclosure
PAID REPO - paid was repossession
PAY PLAN - under payment plan
PD WAS 120+ - paid was 120+
PD WAS 30 - paid was 30
PD WAS 60 - paid was 60
PD WAS 90 - paid was 90
REPOSESS - repossession
SCNL - Cannot locate consumer
SETTLED - settled
TOO NEW RT - too new to report
TRANSFERRED - transferred account
VOL SUR - voluntary surrender

i. **Balance Owning:** The amount of money owed on the account as of the last date reported.

- j. Amount Past Due: This is the amount that is past due on the account.
- k. Time Past Due: These fields indicate how many times the account has been 30, 60, 90, 120 or 150+ days past due.
- l. Months Rated: This field indicates the number of months this account has been reviewed by the bureau.
- m. Account Rating – Same as letter h
- n. Credit Bureau: This field describes which of the three bureaus the tradeline data is from.
- o. Pres Status – Same as letter h
- p. ECOA: This code is used to identify the responsible party for public records, inquiries, alerts and tradelines.
 - 0:** Undesignated account - Account that has not yet been designated.
 - 1:** Individual account - An account solely for this borrower.
 - 2:** Joint account contractual responsibility - An account for which both spouses are liable.
 - 3:** Authorized user - A joint account where the borrower is an authorized user, but has no contractual responsibility.
 - 4:** Joint Account - This individual participates in this account. The association cannot be distinguished between Joint Account - Contractual Responsibility or Authorized User.
 - 5:** Cosigner - An account for which the borrower is the cosigner, with no spousal relationship, who becomes liable if the primary signer [or Maker] defaults.
 - 6:** On Behalf Of
 - 7:** Maker/Primary Signer - An account where the borrower is primarily responsible, having a cosigner with no spousal relationship to assume liability if the borrower defaults.
 - A:** Terminated as Authorized User
 - B:** Terminated Former account association was reported as a 2 (Joint Account - Contractual Responsibility) by the credit grantor.
 - C:** Terminated Former account association was reported as a 3 (Authorized User) by the credit grantor.
 - D:** Terminated Former account association was reported as a 4 (Joint Account) by the credit grantor.
 - E:** Terminated Former account association was reported as a 5 (Co-Signer) by the credit grantor.
 - F:** Terminated Former account association was reported as a 6 (On Behalf Of) by the credit grantor.
 - G:** Terminated Former account association was reported as a 7 (Signer) by the credit grantor.
 - H:** Terminated Former account association was reported as a 1 (Individual) by the credit grantor. (Used only in cases of mortgage loans being assumed by others).
 - I:** Terminated Former account association was reported as "W" by the credit grantor.
 - T:** Terminated from Account Relationship
 - W:** Business/Commercial Non-consumer account.
 - X:** Deceased
- q. Whose:
 - B: Account returns from repositories under borrower's name
 - C: Account returns from repositories under co-applicant's name
 - J: Account returns from the repositories under both applicant and co-applicant names

11 COLLECTIONS

No Collection Accounts

12 Disputed Accounts

No Disputed Accounts

Revolving Totals:	\$16,742
Installment Totals:	\$0
Miscellaneous Totals:	\$0
Grand Totals:	\$16,742

Repositories scanned: **TRANSUNION EXPERIAN EQUIFAX** PULLED: TransUnion, Experian, Equifax

- 11. Collections
- 12. Disputed Account

13. Footnotes: Factors

13 Footnotes: Merge(3)

Nickie C. Green FICO Risk Score, Classic (04): 730
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.

Nickie C. Green Fair Isaac (v2): 732
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.

Nickie C. Green FICO Classic v5: 734
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.

Statement(s) Reported by Bureau
Applicant: OFAC (UltraAMPS) clear. SDN list published on 10/07/2022.
Applicant: Input SSN Mismatch: SSN 123-00-3333 matches what the repositories have on file.

This report can be viewed on the web by visiting <http://view.xactus360.com>.
Report ID: 44057305
Password: d136f8ac

Credit Repositories:

TransUnion	Experian	Equifax
P. O. Box 1000	P. O. Box 2002	P. O. Box 740241
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30374
800-888-4213	888-397-3742	800-685-1111
www.transunion.com	www.experian.com	www.equifax.com/fcra

14 Inquiries:
(Last 120 Days)

CIBMS Z 419063 **09/02/2022 REPORTED BY TUC-A1
CBOFDELMAR 243ZB00420 **08/19/2022 REPORTED BY EQX-A1
CREDIT PLUS 1971155 **08/19/2022 REPORTED BY EXP-A1
CBD Z 49997 **08/19/2022 REPORTED BY TUC-A1
FIRST USA,NA 1203600 06/19/2022 REPORTED BY EXP-A1
**Inquiry less than 120 days old

15 Public Records: NO BK IN LAST 10 YEARS

Disclaimer:

In compliance with section 326 of the Patriot Act, your credit provider has checked the applicant(s) name(s) supplied by the borrower against the Office of Foreign Asset Control (OFAC) data base maintained by the Department of the Treasury. Any messages returned by your credit provider are located in this section of this credit report. The OFAC information confirms only that a name appears on the OFAC list that may be similar to the name of a person who is the subject of this report. It is your responsibility to use additional information to determine whether this information is related to the individual who is the subject of this report. This information is provided to assist with fraud prevention only and should not be relied upon to take any adverse action. To determine if the alert is valid, visit the treasury departments website at <https://home.treasury.gov/policy-issues/financial-sanctions/faqs/5> or contact OFAC directly at 800-540-6322.

This credit report is issued only to permissible users as defined by the FCRA and is done so in strict confidence. This report is furnished at the joint request of the user and the subject of the report, who both agree to indemnify Avantus for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from sources Avantus deems reliable, but Avantus cannot guarantee the accuracy of this information. Due to the HIPAA (Health Insurance Portability & Accountability Act) we are unable to provide any information regarding medical accounts. We are also unable to verify medical collection account status due to this Act.

THIS CONSUMER REPORT COMPLIES WITH ALL LENDING AND UNDERWRITING REQUIREMENTS AS PUBLISHED BY FNMA, FMAC, FHLMC, VA, FHA AND FHMA

END OF CREDIT REPORT

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14. Credit Repositories: Credit bureau contact information

15. Inquires: Displays hard inquiries for the last 4 months

XACTUS TEST ACCOUNT
370 Reed Road, Suite 100
Broomall, PA 19008

Customer Code: **UCS1234KH**
Requested By: **Xactus**
Loan Number:

Ordered: **10/17/2022**
Released: **10/17/2022**
Reissued:

Report ID: **44057305**
Repositories: **TUC/EXP/EQX**
Price: **\$29.00**

Lender
XACTUS TEST ACCOUNT
370 Reed Road, Suite 100
Broomall, PA 19008
Phone: 800-243-0120
Fax:



Loan Applicant
Nickie Green
100 Terrace Av
West Haven, CT 06516

Case #: **44057305**
Date Ordered: **10/17/2022**
Credit Company: **Avantus**

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NOTICE TO THE HOME LOAN APPLICANT - Credit Score Disclosure

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have any questions concerning the terms of the loan, contact the lender.

For information on FICO scores, please contact the developer, Fair Isaac Corporation, at www.myfico.com or 1-800-319-4433.

The consumer reporting agencies listed below provided a score that was used in connection with your home loan application.

TransUnion Consumer Solutions PO Box 1000 Chester, PA 19016 (P) 800-888-4213 www.transunion.com	Borrower Nickie C. Green Score: 730 Created: 09/20/2022 Model: FICO Risk Score, Classic (04) Range: 309-839	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
Experian National Consumer Assistance Center PO Box 2002 Allen, TX 75013 (P) 888-397-3742 www.experian.com	Borrower Nickie C. Green Score: 732 Created: 09/20/2022 Model: Fair Isaac (v2) Range: 320-844	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.
Equifax Customer Service PO Box 740241 Atlanta, GA 30374 (P) 800-685-1111 www.equifax.com/fcra	Borrower Nickie C. Green Score: 734 Created: 09/20/2022 Model: FICO Classic v5 Range: 334-818	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

I have received a copy of this disclosure.

Applicant

Date

16. Credit Score Disclosure / Notice to Home Loan Applicant.

XACTUS TEST ACCOUNT
370 Reed Road, Suite 100
Broomall, PA 19008

Applicant
Nickie Green
100 Terrace Av
West Haven, CT 06516

Report ID
44057305

Date
10/17/2022

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XACTUS TEST ACCOUNT
Your Credit Score and the Price You Pay for Credit

Your Credit Score																			
Your credit score	732 Experian																		
Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	Generally, the higher your score, the more likely you are to be offered better credit terms.																		
How your score compares to the scores of other consumers	<p>Scores range from a low of 320 to a high of 844.</p> <p>Percentage of Consumers with Scores in a Particular Range</p> <table border="1"> <caption>FICO® Score 2 Range</caption> <thead> <tr> <th>FICO® Score 2 Range</th> <th>Percentage of Consumers</th> </tr> </thead> <tbody> <tr> <td>334-499</td> <td>2%</td> </tr> <tr> <td>500-549</td> <td>6%</td> </tr> <tr> <td>550-599</td> <td>10%</td> </tr> <tr> <td>600-649</td> <td>10%</td> </tr> <tr> <td>650-699</td> <td>12%</td> </tr> <tr> <td>700-749</td> <td>14%</td> </tr> <tr> <td>750-799</td> <td>23%</td> </tr> <tr> <td>800-818</td> <td>23%</td> </tr> </tbody> </table>	FICO® Score 2 Range	Percentage of Consumers	334-499	2%	500-549	6%	550-599	10%	600-649	10%	650-699	12%	700-749	14%	750-799	23%	800-818	23%
FICO® Score 2 Range	Percentage of Consumers																		
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800-818	23%																		
Key factors that adversely affected your credit score	<p>Number of accounts with delinquency.</p> <p>Proportion of balance to high credit on bank revolving or all revolving accounts.</p> <p>Too many inquiries last 12 months.</p> <p>Too many accounts with balances.</p>																		
Checking Your Credit Report																			
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>																		
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report -</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Visit www.annualcreditreport.com and click on the link to the Annual Credit Report Request Service</p> <p>Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/inclde/requestformfinal.pdf) to:</p>																		
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore</p>																		

I have received a copy of this disclosure.

Nickie Green

Date

17. Risk based pricing score disclosure.

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