

How to Compare Reports Within Xactus360

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



2. On the left-hand side under Actions, click Compare Reports.

Credit ReportX								
Nogoon EX.								
Actions:	Borr	rower					Co-Borrower	
Copy/Merge/Unmerge	Bor	rower: Nicki	e Green	_	SSN: 123-0	0-3333	Add Co-Borrower	
Order SupplementX	Ad	ldress: 100	Terrace AVE					
I Order RescoreX								
I Refresh Report		West	Haven, CT, 06	516				
1 Compare Reports		Email:		1	Phone:		J	
Submit Service Request	Sco	res						
Download Loan Data/1003			TransUnion	Experi	an Equ	ıifax		
Add Red Flag Report		FICO	730	[732]	734]	
Reassign Report Owner		Credit Assure	+18	+37	+27	,	-	
I Opload Supporting Docs		Wayfinder™	Order	Order	Orde	• •r	-	
L Convert to Mortango Only		thay moet			0.00	<u></u>		
Convent to Mongage Only			•				1	
Order New Credit ReportX		What-If™	<u>Order</u>	Order	Orde	<u>er</u>	1	
I Order New Mortgage Only	Sum	marv						
Order New Pre-QualificationX		Acco	unts: 33				Balance	\$16,742
		Open Acco	unts: 25			Payment	\$197	
Options:	De	linguent Acco	unts: 0				Past Due	: \$0
I <u>Subscriber Directory</u>	Deta	ils						-
I <u>View Authorization</u>		Loan Num	ber: 22080001	29			Status:	Completed
Letter Of Explanation	<u>⊢</u>	Repor	48988066				Entered:	07-18-2023 10:27:37 AM
I <u>Consumer Disclosure</u>	├	Report T	rea: Credit Per	ortY			Consistent	07-19-2023, 10:20:52 AM
I Score Disclosure	L	Report	ype. Credit Kep				Completed.	07-10-2023, 10.30.32 AM
Adverse Action Notice	Auni	ilabla Dana	rta					
Customize Report	AVd	lable Repo	ns Deport Type	Data		Format		
	16	Developed	Condit DepartY	Date 07.40.0000	10-20-52 444	POFINIAL		
	<u>view</u>	Download	Gredit ReportX	07-10-2023	10:30:52 AM			
	view	Devinwoul	Gredit ReportX	07-18-2023	10:27:39 AM	PDF		

3. Toggle next to the report to compare and select either Compare Reports or View Side-by-Side.

lie Repuits	Searc	h Results									
		Borrower	Bureau(B)	SSN(B)	Co-Borrower	Bureau(C)	SSN(C)	Product	Report ID	Ordered	Operator
	\bigcirc	BUILDER, SUZI	TUC,EXP,EQX	999-60-6666				Merge(3)	44341675	12-08-2022	Megan Wit
SUZI / 999-60-6666											
EQX											

4. Here is an example of Compare Report. Choose the data to include in the comparison by checking any available boxes. You may uncheck any unneeded boxes as well. The files will be divided by Report ID.

Report ID Ordered Date Borrower Co-Borrower Image: Co-Borrower 44380890 12/12/2022 BUILDER, SUZI / 999-60-6666 WHITE, ROBERT / 123-00-5555 Experian Image: Co-Borrower 44341675 12/06/2022 BUILDER, SUZI / 999-60-66666 WHITE, ROBERT / 123-00-5555 Image: Co-Borrower Image: Co-Borrower 44341675 12/06/2022 BUILDER, SUZI / 999-60-66666 WHITE, ROBERT / 123-00-5555 Image: Co-Borrower Image: Co-Borrower Co-Borrower Experian Image: Co-Borrower BUILDER, SUZI / 999-60-66666 WHITE, ROBERT / 123-00-5555 Include Changes (Tradeline) - Date of Last Activity Date Reported Mor Other Colspan="2">Co-Borrower Middle Name SUZI SUZI WHITE VITTE WHITE SSN 999-60-66666 999-60-66666 SUZI SUZI SUZI SUZI WHITE WHITE SSN 999-60-66666 999-60-66666	
Report Doite ted Date Bureau Bureau 44380890 12/12/2022 BUILDER, SUZI / 999-60-6666 WHITE, ROBERT / 123-00-5555 Experian ✓ Experian 44341675 12/06/2022 BUILDER, SUZI / 999-60-6666 WHITE, ROBERT / 123-00-5555 ✓ TransUnion ✓ TransUnion General Information 44380890-8 44341675-B 44380890-C 44341675-C First Name SUZI SUZI ROBERT ROBERT Istinate BUILDER BUILDER BUILDER SSN 999-60-6666 999-60-6666 123-00-5555 Experian 44380890-C 44341675-C First Name SUZI WHITE SSN 999-60-6666 123-00-5555 Experian 44380890-C 44341675-C First Name SUZI ROBERT	-
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Equifax 44380890-B 44341675-B 44380890-C 44341675-C	
First Name SUZI SUZI ROBERT ROBERT	
Middle Name	
Last Name BUILDER BUILDER WHITE WHITE	

5. Please note the Date of Last Activity, Months Reviewed, Date Reported changes are excluded from the comparison. The differences will be listed in the Comments section on the right-hand side.

Iradeline	25													
Cite Ma	Creditor	Date Reported	Data Onenad	High Credit	Balance	Mantha Davisourd	Times Past [Manual of Deserved	Commente			
File No.	Account Number	DLA	Date Opened	Terms	Past Due Amount	wonth's Reviewed	30	60	90+	Manner of Payment	Confinents			
	BACONS	07/01/2019		\$2,461	\$0					As Agreed (01)				
44380890-B	100455	07/01/2019	01/01/2002	MINO	\$0	99	0	2	0	тис	Data not found in file # 44341675 - B			
						1								
	BANK ONE KENTUCKY	11/01/2022		\$1,443	\$0					As Agreed (01)				
44380890-B	500000	44/04/0000	01/01/2003	14110		99	0	0	0	THE	Data not found in file # 44341675 - B			

6. Here is an example of the Side-by-Side view of the reports.

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XACTUS TEST ACCOUNT 370 Reed Road, Suite 100 Broomail, PA 19008	Client Code:) Requested By:) Loan Number: 2	0330 Kactus Demo 208000129	Ordered: Released: Reissued:	07/18/2023 07/18/2023		Report Reposit Price:	ID: 48 tories: EQ	968066 X				XACTUS TEST ACCOUN 370 Reed Road, Suite 10 Broomail, PA 19008	T	Client Code: Requested By: Loan Number:	X0330 Xactus Demo		Ordered: Released: Reissued:	07/17/202 07/17/202	23 23		Rep Rep Pric	ort ID: 4 ositories: T a:	8960371 UC/EXP/E	XQX
Borrower			Co-Borr	OWAF				Order Ver	rificatio	ons	1	Borrower					Co-Bor	TOWAT					Order	Verifications
Name Nickle Green		Social Security Number 123-00-3333	Name				Social Secu	atily Number			1	Name Nickie Green			Social Securit 123-00-33	Number 13	Name					Social Se	curity Numbe	-
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² Available cash is set at 516,000 Current ocuss (called human score improvements) are provided by One and only estimates. CNI does not g information will result in a score imp propriet, incomplete, or unitable of propriot, incomplete, or unitable propriot, Inc. Unitable provided over PRODUCTS ARE PROVIDED OVE MPLEO, INCLUEING BUT NOT LI INTEGRATION, NON-INTERFERE Copyright (c) 2000-2010, Coeldope	Timeframe: Immediate. a) are provided by the credit bur dispert too: (CNT) and are not arrantee that access from any of moments. Creditions products molt report information or income matching in Prometician or income matching in Prometician Matching in Prometician Matchin	wave. Predicted scores (colled pole bureau of PICO access or changes.) her company will change by the same as hand on could report if non the classification of the score of the Side IS MOT INTERNED TO PROV DETERTING. AND ITS OUT REINTO MERCENNERS FOR THE STREET HERCENNERSCHATT, FITNESS FO HERCENNERSCHATT, FITNESS FO HERCENNERSCHATT, FITNESS FO HERCENNERSCHATT, STREESS FO HERCENNERSCHATT,	tial scores) and a Predicted scores a encourt, is the s bureaux. CNI is no is not a credit co DE OR MPLV W MS DISCLAM A DR A PARTICULP Credit/pert Inc.	core changes (ca and acore changes of responsible for anseing or credit ARRANTES OF . VY AND ALL WA AR PURPOSE, NO	And potential improv as simulated by Cred (a) of that connecting inspections and the second repair organization, Any KoND, CREDIT REPARTIES, EITHER ON-INFRENCEMENT	Invents or access EXpert(R) products rectaring any due to CX0 is not VETRT EXPRESS OR 5 SYSTEM	۲	SCANNED BY	ř.			*Available cash is set at \$10 Current acones (calind human improvements) are provided by are only astimutes. Chi dose information will meal me a non- nocorrect, incomplete, or calida indowed by Equites, Charate Prochoch's Are provided by Markate, Nocks, Cond. Burt M IntracarAntoin, And-AvitEM Copyright (c) 2006-2019, Cred	600. Time scores) are credit/per st guarante a improvem led credit re . Transurio ON AN "AS DT LIMITED ERENCE A EXpert Inc. 1	frame: Immediate. provided by the credit to it inc. ("CAT") and are no not than access from any ent. Credit/pert product port information or incor- port information or incor- nor FICO. THE FORE/ IS" BASIS, AND CRED IS" BASIS, AND CRED IS" BASIS, AND CRED IS" BASIS, AND CRED TO ANY WARRANTY NUCR ACCURRACY OF All rights reserved. Cred	areaux. Predicted is toureau of FICO so other company will of any based on oracle sources assumptions ab point assumptions ab point of the source of the source of the source of MERCHANTABI (NPORMATIONAL INPORMATIONAL INPORMATIONAL INPORMATIONAL	orea (called pole me of changes, ange by the sam t reports from the sat the future. CX NDED TO PROV (TS DISTRIBUTY ITS DISTRIBUTY (TY, FITNESS P CONTENT, red trademark of	tial scores) and Predicted scores e amount, in the bureaus. CNI is to contact a credit o DE OR MPLY SPS DISCLAM / DR A PARTICUE Credit/pert Inc.	acone changes and acone chan some way, or a not responsible ourseing or one warRANTES (NY AND ALL V AR PURPOSE,	(called pote reget structure t all or that for insector of ANY KIN WAREANTS NON-INFR	ential improve ded by Deed correcting c openication viale results, to openication viale creation viale creation viale control of the openication viale control of the openication viale control of the	iments or sco Dipent(R) proc widt report schuting any o CNI is not GPERT EXPRESS O SYSTEM	inda a	GEDITAS	o ay SSURE
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PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.