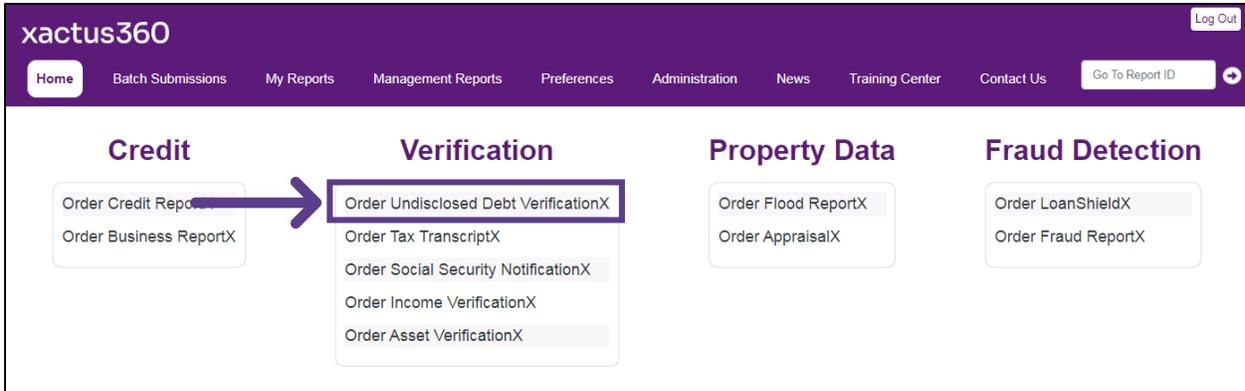
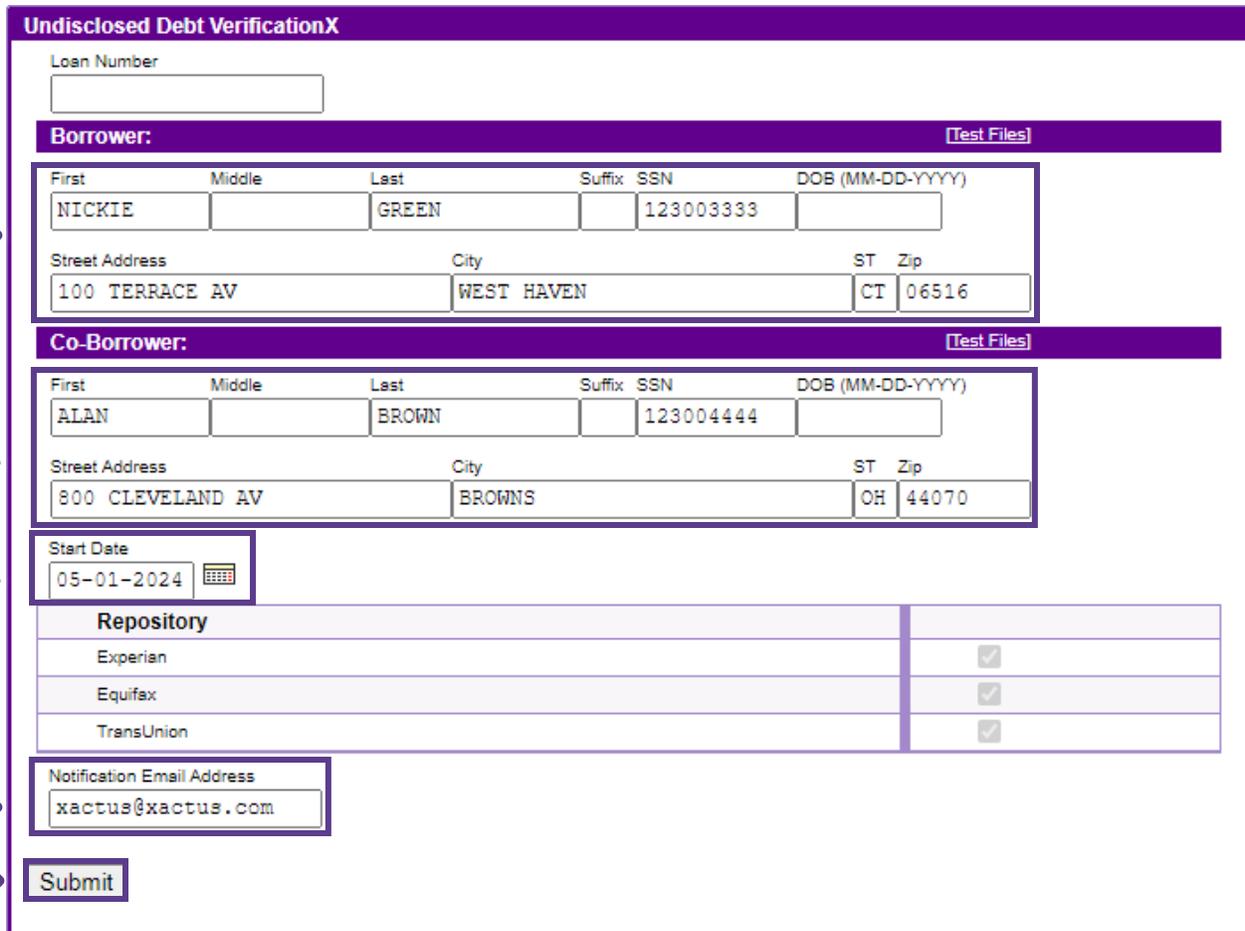


How to Order an Undisclosed Debt VerificationX Within Xactus360

1. Start by logging into Xactus360 and from the home page, click Order Undisclosed Debt VerificationX.



2. Complete all fields and adjust the information as needed. Once complete, click Submit.



The screenshot shows the 'Undisclosed Debt VerificationX' form. The form is divided into several sections:

- Loan Number:** A text input field.
- Borrower:** A section with a '[Test Files]' link. It contains a table with columns: First, Middle, Last, Suffix, SSN, and DOB (MM-DD-YYYY). The values are: NICKIE, GREEN, 123003333. Below this is a table with columns: Street Address, City, ST, and Zip. The values are: 100 TERRACE AV, WEST HAVEN, CT, 06516.
- Co-Borrower:** A section with a '[Test Files]' link. It contains a table with columns: First, Middle, Last, Suffix, SSN, and DOB (MM-DD-YYYY). The values are: ALAN, BROWN, 123004444. Below this is a table with columns: Street Address, City, ST, and Zip. The values are: 800 CLEVELAND AV, BROWNS, OH, 44070.
- Start Date:** A date picker field showing '05-01-2024'.
- Repository:** A table with three rows: Experian, Equifax, and TransUnion. Each row has a checked checkbox in the right column.
- Notification Email Address:** A text input field containing 'xactus@xactus.com'.
- Submit:** A button at the bottom of the form.

Arrows on the left side of the form point to the Loan Number field, the Borrower table, the Co-Borrower table, the Start Date field, the Notification Email Address field, and the Submit button.

3. This can also be requested from the applicant screen on the left-hand side.



4. Once the Undisclosed Debt VerificationX is active you will receive email notifications of any activity. Below is a sample of the email.

xactus 

Undisclosed Debt VerificationX has alerted to a change in the below borrower's credit report.

Borrower(s): JOHN LLKEHKFUA/PATRICIA MMHXRDPW

Report ID: [695879](#)

Date	Source	Type	Description
05-02-2024	EQX, Borrower	Derogatory	Creditor - SPRADLEY BARR FORD L, Industry - AUTOMOBILE DEALERS, NEW/Automotive
05-02-2024	EQX, Borrower	Derogatory	Creditor - WESTSTAR BANK/CEDARE, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - BB&T COMMERCIAL CARD, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - COLORADO COMMUNITY B, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	New Tradeline	Creditor - ALPINE BANK,DURANGO, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - BANK OF COLORADO, Industry - ALL BANKS/Banking
05-02-2024	EQX, Borrower	Derogatory	Creditor - BOC, Industry - ALL BANKS/Banking

Thank you ,

Xactus Support

5. Below is a sample of the report.



Advancing the Modern Mortgage



Undisclosed Debt VerificationX

Report ID: 771557	Borrower Name: Kathy Yybxo	Prepared For:
Report Date: 05/03/2024	Borrower SSN: 666-79-0000	XACTUS TEST RI (RI1234)
Requested By: Keith-test	Borrower Address: 757 Rxy Pyxv Dr , Forsyth, GA 31029	70 JEFFERSON BLVD
Loan Number: 2402000756		WARWICK, RI 02888
Ordered: 05/02/2024		
Bureau Ordered: TUC/ EQX/ EXP		

* Maximum monitoring length is through 08/29/2024 which is 120 days from the start date

Monitoring Details - Borrower

Bureau	Start Date	End Date
TransUnion	05/02/2024	
Equifax	05/02/2024	
Experian	05/02/2024	

Inquiries						
Whose	Notification Date	Creditor	Business Type/Loan Type	Inquiry Date	Subscriber Code	Source
B	05/02/2024	<u>ABC BK</u>	Bank Card	03/20/2024	3331155	EXP
Add Comments						
B	05/02/2024	<u>CHASE MAN BK</u>	Finance/Personal	01/06/2024	B 0419077	TUC
Add Comments						

Tradeline Notifications													
Whose	Notification Date	Creditor	Account Number	ECOA	Open Date	Reported Date	Credit Limit	Balance	Terms	Account Type	Industry/Loan Type	Status	Source
B	05/02/2024	<u>BARCLAYS BK</u>	-	-	12/02/2023	03/27/2024	-	\$7,321	\$49	Rev	Credit Card	As Agreed	EXP
Add Comments													

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

05/06/2024