

## How to Order Undisclosed Debt VerificationX Within BytePro (Xactus360)

1. Start by logging in and opening the borrowers loan file from the Pipeline.

BytePro	Enterprise													-	×
File Edit	Goto In	terfaces <b>Tool</b>	s Customi	e Window	Help										
Pipeline	E Dashbo	ard 🔀 Tasks	s 🥏 Repor	ts 👂 Carder	🗧 🐙 Trades	;									
Search	Clear	New File	e 📑 Ope	n File 🔻 🕥	Quick Info 👖	🛾 Rename 🛛 🦳	Сору	Move	×	Delete 5	U	ndelete 🗙	Purge		
Matching	Exact ~	CE-L boosts	- Discourse in the												
		Click here to	edit search de	aults.											
File Name		Kevin	Standard C	eate New View											
First Name		FileName	- ^ B	rrower	Amount	Purpose		Loan Officer		Processor		Underwriter	Doc	c Drawer	Closer
Last Name		CARLOS	TEST    TE	STCASE, MA				mtiw		Brian					
Last Hamo		DAVID T	ESTCA TE	STCASE, DA				mtlw							
Property		JANET T	ESTCA TE	STCASE, JA						Brian	-				
First Name 2		KEVIN T	ESTCA Te	stcase, Kevin				mtlw							

## 2. Then, click the Interfaces dropdown and select Verifications.

BytePro Ent	terprise -	[NICKIE GREEN : Home]		
File Edit	Goto	Interfaces	Window Help	
🖶 Pipeline	B Das	Fannie Mae	😰 Cardex 🛛 🐙 Trades	NICKIE GREEN X
End a Samon or	Decumo	Freddie Mac	<b>I</b> -	
Favorites	Docume	Appraisal		
General		Compliance		CRITICAL DATES
Sales Tools		Credit	✓ Customize	Application Date
Origination		Document Preparation	ned	Sched Approval Date
Underwriting		Flood		Sched Closing Date
Closing / Fund	ing	Fraud Detection		Similar Data & Time
Lock Desk / Se	condary	Lenders		
PostClosing		Mortgage Insurance		Case No. Date:
Accounting		Other Interfaces		Agency Case No:
All Screens		Product and Pricing	lump to Processing Log	Jump to Conversation Log Jump to Notes
Home		Title		
Alerts		Verifications		
Parties		Aud borrower Delet	e Borrower Move / Sw	itch Borrowers

3. A list of providers will appear, double click Xactus UDM to open the order screen.

File Edit Goto Inter	faces Tools Customize Window Help
Pipeline	Tasks Seports Cardex Trades
Find a Screen or Document	🗟 😓 🆻 🔇 🕲 🖓 🗊 📼
Favorites	
General	
Sales Tools	Xactus 4506
Origination	
Processing	
Underwriting	W Xactus SSA Verification
Closing / Funding	M Addus SSA Vernication
Lock Desk / Secondary	
PostClosing	
Compliance	Xactus UDM
Accounting	
All Screens	
1008 Transmittal 1008 Transmittal 2018	Xactus VOE

4. Enter your user ID and password by clicking Defaults.

😡 Xactus UDM			×
Xactus (800) 243-	0120		Defaults
Borrower	NICKIE GREEN	~ <b>3</b>	

5. Enter the username, password, and notification party. Then, check the box(es) next to the needed bureau.

If you want to order this UDx based on a milestone, click Automatically activate to Xactus UDM at the following statuses.

Defaults					×
Group	Xactus				
All Defaults $\sim$				1.	
Screen	Usemame	xactus.demo			
Prepaids Prepaiment Penalty	Password	•••••	<u> </u>		
Prequalification Letter	Environment	Production ~	1	-	
Print Sets Printing	VOE Type	~	P= 🖘	Explain	
Privacy Notice	Work Number Product Type	~	Pa 🖘	_	
Processing Log	Notification (4506 / SSA / UDM)	Loan Officer 🗸 🗸	Pa 🖘		
Required Providers RHS Fees	Notification (4506 / SSA / UDM)	Loan Officer 🗸 🗸	Pa 🔜	$\leftarrow$	
Rounding Sales Tools	Notification (4506 / SSA / UDM)	Loan Officer 🗸 🗸	Pa 🔜		
Screen Groups Search Options	UDM Equifax		1		
Secondary	UDM Experian				
Shoppable Providers	UDM TransUnion		💼 🔜		
SSA-89	Automatically activate to Xactus UDN	A at the following statuses			
Startup Statement of Credit Denial	None	at the following statuses			
Status			-		
Tasks	Automatically deactivate to Xactus U	DM at the following statuse			
TRID	None		<u></u>		
Truth in Lending / Reg Z					
UCD					
Underwriting History					
URLA					
VA Warebouse Lenders					
Web Portal					
Xactus					Close
Zin Codes					

6. Ma	ake a Loa	an Status	selection	and clic	k OK.
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Lead Prequal Credit Only In Processing Submitted Approved Resubmitted Declined Clear To Close In Closing Docs Sent Closed Canceled Suspended Docs Signed	Funded Collateral Sent Shipped Purchased
Select All	Clear All

## 7. When all is complete, click Close.

O Defaults					X
Group	Xactus				
All Defaults $\sim$				_	
Screen	Usemame	xactus.demo			
Prepaids	Password	•••••		<b>~</b> 3	
Prepayment Penalty Prequalification Letter	Environment	Production ~		-	
Print Sets Printing	VOE Type	~			Explain
Privacy Notice Private Mortgage Insurance	Work Number Product Type	~			
Processing Log Required Providers	Notification (4506 / SSA / UDM)	Loan Officer $\sim$			
RHS Fees	Notification (4506 / SSA / UDM)	Loan Officer $\sim$		-	
Sales Tools	Notification (4506 / SSA / UDM)	Loan Officer $\sim$		-	
Screen Groups Search Options	UDM Equifax	<u>_</u>			
Secondary Servicing Disclosure	UDM Experian	<u>~</u>			
Shoppable Providers Shutdown	UDM TransUnion	<u>~</u>			
SSA-89 Startup	Automatically activate to Xactus UDM	at the following statuses			
Statement of Credit Denial	None				
Synchronization					
Tasks TRID	Automatically deactivate to Xactus UD	OM at the following status	es		
Trust Accounting	None				
Truth in Lending / Reg Z					
ULDD					
Underwriting History					
VA					
Warehouse Lenders Web Portal					
Xactus Zin Codes					Close

8. Next, choose a Monitoring Date and once again check the box(es) next to the needed bureau. When complete, click Start.

😡 Xactus UDM			×
Xactus (800) 243-012	0	Defaults	
Borrower NI	CKIE GREEN	~ 📵	
Order and Loan Informat	lion		
Monitoring Date	08/29/2024 •	😢 🗹 Equifax 🗹 Experian 🗹 TransUnion	¥
Date of Activation		Application Date	
Date of Deactivation 【		Credit First Issue Date 06/30/2023 12:00 PM	
Order No.		Order Status	

- 9. The order has been submitted and an email will be sent to you when complete.
- 10. Once the Undisclosed Debt VerificationX is active you will receive email notifications of any activity. Below is a sample of the email.

xa	ctus	<b>※</b>	
Undisclosed Deb	t VerificationX has	alerted to a chan	ge in the below borrower's credit report.
Borrower(s): JOH Report ID: <u>69587</u>	IN LLKEHKFUA/PAT	ricia mmhxrdp	w
Date	Sourco	Тиро	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	disclosed Debt VerificationX has alerted to a change in the below borrower's credit report. rower(s): JOHN LLKEHKFUA/PATRICIA MIMHXRDPW bort ID: 695879 Date Source Type Description D5-02-2024 EQX, Borrower Derogatory Creditor - SPRADLEY BARR FORD L, Industry - AUTOMOBILE DEALERS, NEW/Automotive D5-02-2024 EQX, Borrower Derogatory Creditor - WESTSTAR BANK/CEDARE, Industry - AUTOMOBILE DEALERS, NEW/Automotive D5-02-2024 EQX, Borrower Derogatory Creditor - WESTSTAR BANK/CEDARE, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - BB&T COMMERCIAL CARD, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - ALPINE BANK, DURANGO, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - ALPINE BANK, DURANGO, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - BANK OF COLORADO, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - BANK OF COLORADO, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - BANK OF COLORADO, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - BANK OF COLORADO, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - BOC, Industry - ALL BANKS/Banking D5-02-2024 EQX, Borrower Derogatory Creditor - BOC, Industry - ALL BANKS/Banking		
05-02-2024	Xacctus XX   Addisclosed Debt VerificationX has alerted to a change in the below borrower's credit report.   Addisclosed Debt VerificationX has alerted to a change in the below borrower's credit report.   Drower(s): JOHN LLKEHKFUA/PATRICIA MMHXRDPW   Pate 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 - 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 - BBAT COMMERCIAL CARD, Industry - ALL BANKS/Banking 05-02-2024 EQX, Borrower Derogatory Creditor - ALPINE BANK, DURANGO, 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 -		
Xaccus XX   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 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 - SPRADLEY BARR FORD L, Industry - AUTOMOBILE DEALERS, NEW/Automotive 05-02-2024 EQX, Borrower Derogatory Creditor - SPRADLEY BARR FORD L, Industry - AUTOMOBILE DEALERS, NEW/Automotive 05-02-2024 EQX, Borrower Derogatory Creditor - SPRADLEY BARR FORD L, Industry - ALL BANKS/Banking 05-02-2024 EQX, Borrower Derogatory Creditor - SPRADLEY BARR FORD L, Industry - ALL BANKS/Banking 05-02-2024 EQX, Borrower Derogatory Creditor - SPRADLEY BARR FORD L, Industry - ALL BANKS/Banking 05-02-2024 EQX, Borrower Derogatory Creditor - SPRADLEY BARR FORD L, Industry - ALL BANKS/Banking 05-02-2024			
05-02-2024	EQX, Borrower	Derogatory	Creditor - BOC, Industry - ALL BANKS/Banking

11. If at any time you would like to view a current report, click Get Current Report.

😡 Xactus UDM				
Xactus (800) 243-0	0120		Defaults	
Borrower	NICKIE GREEN	~ 🕄		
Order and Loan Infor	mation			
Monitoring Date		🔹 💽 🔽 Equifax 💽	🛛 Experian 🛛 🔽 TransUnior	n
Date of Activation	06/21/2024	Application Date	06/21/2024	
Date of Deactivation	10/18/2024	Credit First Issue Date	08/23/2024 9:00 AM	
Order No.		Order Status	Pending	
6/22/24 1:01:50 PM	riequest to start m	ionitoring debt. Hesponse statu	is is: rending.	
)ocuments (double.cl	ick on a document to y	view it)		
Date	Name	iew uj		
			( ]08	

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