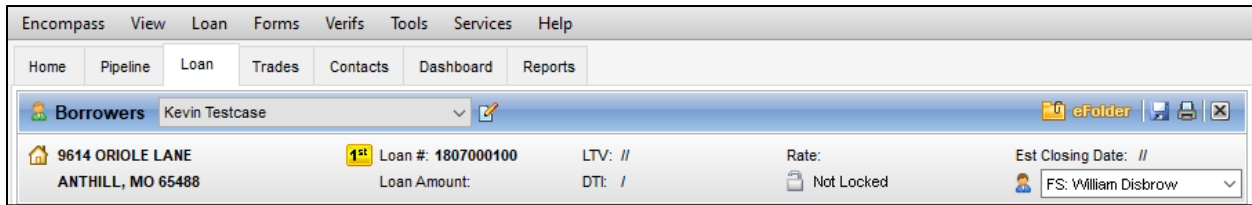
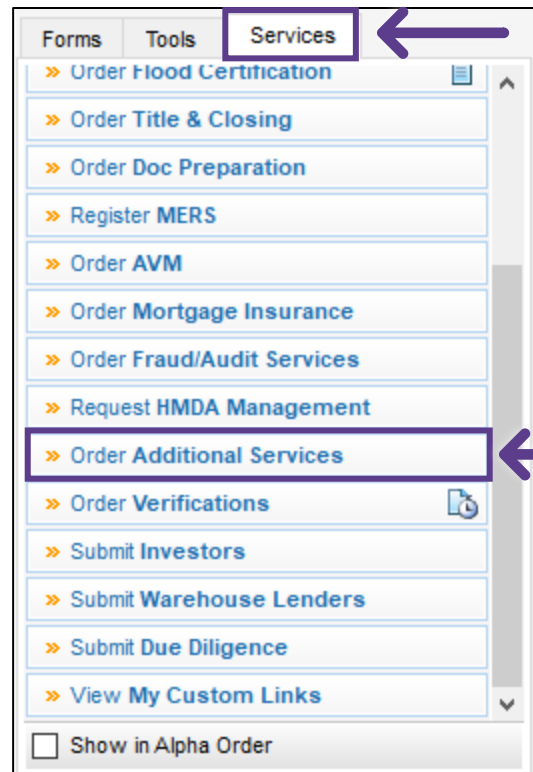


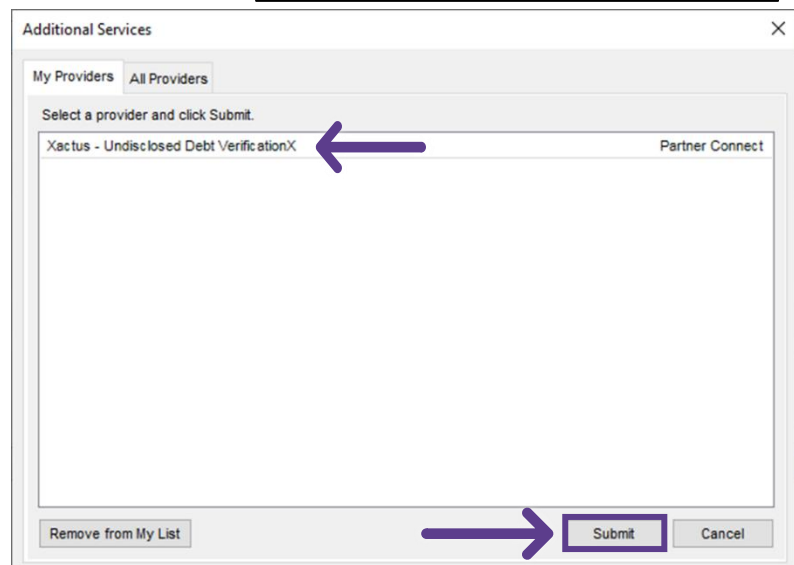
1. Start by logging in and opening the applicants loan file.



2. Click on the Services tab in the bottom left corner. Select Order Additional Services.



A window will pop-up allowing you to choose your Provider. Then, click Submit to launch the order form.



3. Your applicant information will pre-populate from the 1003. Click Switch Operator ID if this order is needed under a different login. Toggle the Yes option to No to remove one of the borrowers. The Start Date will reflect the date the credit report was pulled, unless one was not ordered. In that case the Start Date will be blank, and one must be entered to process the order. Checkmark which bureaus are needed at the bottom. Then, ensure the proper notification email is entered. Once complete, click Submit.



Undisclosed Debt VerificationX

Operator ID: xactus.demo [Switch Operator ID](#)

Loan Number 2308000154			
Borrowers Nickie Green & Alan Brown		CreditReport ID 52472645	
Borrower <input checked="" type="checkbox"/>			
First Nickie	Middle	Last Green	Suffix
Social Security Number 123-00-3333	Date of Birth 01-01-1999		
Street 100 TERRACE AV	City West Haven	State CT	Zip 06516
Co-Borrower <input checked="" type="checkbox"/>			
First Alan	Middle	Last Brown	Suffix
Social Security Number 123-00-4444	Date of Birth 02-02-2000		
Street 100 TERRACE AV	City West Haven	State CT	Zip 06516
Start Date 01/09/2024			
Repository <input checked="" type="checkbox"/> Equifax <input checked="" type="checkbox"/> Experian <input checked="" type="checkbox"/> TransUnion			
Notification Email Address xactus@xactus.com			
Cancel			Submit

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

xactusXX

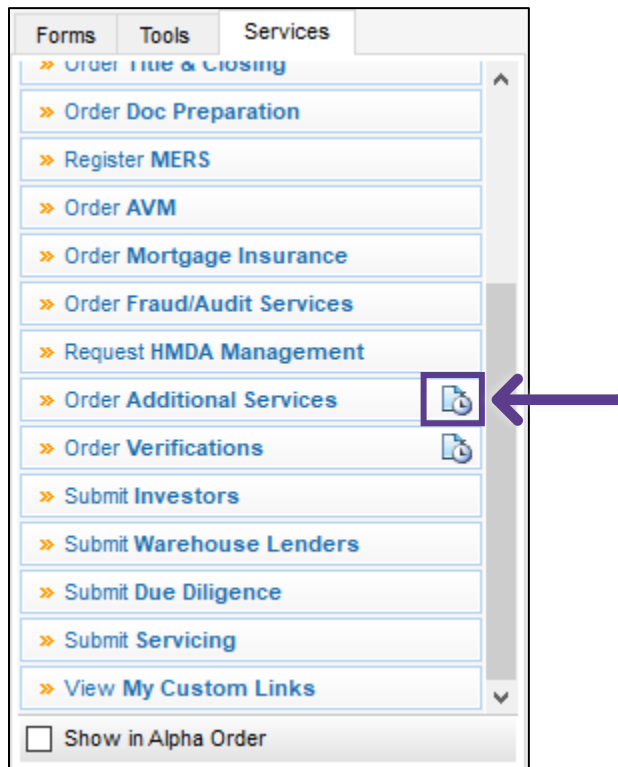
Undisclosed Debt VerificationX has alerted to a change in the below borrower's credit report.

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







6. The completed report can be found in your eFolder once you exit the loan. The status and completed order can also be found by clicking the documents icon next to Additional Services.



7. Click the order needed and click Retrieve.

[illegible]

8. Then, click View under Report.

Borrower		Co-Borrower	
 Name	 SSN	 Name	 SSN
NICKIE GREEN			
123003333			
 Address	 Address		
100 TERRACE AV, WEST HAVEN, CT 06516			

Bureau Status

[Deactivate](#)

	TransUnion	Experian	Equifax		TransUnion	Experian	Equifax
Borrower	Active	Active		Co-Borrower			

Report Details

Loan Number	Report ID	Report Type	Status
	502110	Undisclosed Debt VerificationX	Active
Monitoring Start Date	Monitoring End Date	Report	Ordered By
09/11/2023	01/07/2024	View	Xactus Test
Notification Email			

Notifications

Date	Source	Borrower	Type	Description	
09/11/2023	TUC	Nickie Green	Derogatory	Creditor - Test	Supplement
09/11/2023	TUC	Nickie Green	Inquiry	Inquiry Date - 06/28/2023, Industry - Finance/Personal, Creditor - Xactus	Supplement
09/11/2023	TUC	Nickie Green	New Tradeline	Creditor - Syncb/test33, Industry - Clothing/CHARGE ACCOUNT	Supplement
09/11/2023	EXP	Nickie Green	New Tradeline	Creditor - Barclays bk, Industry - Credit card	Supplement
09/11/2023	EXP	Nickie Green	Inquiry	Inquiry Date - 07/02/2023, Industry - Credit bureau, Creditor - Abc bk	Supplement
09/11/2023	EXP	Nickie Green	Inquiry	Inquiry Date - 07/28/2023, Industry - Credit bureau, Creditor - Xactus	Supplement

Activity Log

Date	Source	Borrower	Description
09/11/2023 10:37:46 AM	TUC	Nickie Green	Active
09/11/2023 10:37:32 AM	EXP	Nickie Green	Active
09/11/2023 10:35:47 AM	EXP	Nickie Green	Pending Activation
09/11/2023 10:35:41 AM	TUC	Nickie Green	Pending Activation
09/11/2023 10:34:11 AM	EXP	Nickie Green	Activation Requested
09/11/2023 10:34:11 AM	TUC	Nickie Green	Activation Requested

05/06/2024

xactus 
Advancing the Modern Mortgage



Undisclosed Debt VerificationX

Prepared For:

XACTUS TEST RI (RI1234)

70 JEFFERSON BLVD

WARWICK, RI 02888

Bureau Ordered: TUC/ EQX/ EXP

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	EOCA	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](#)

05/06/2024