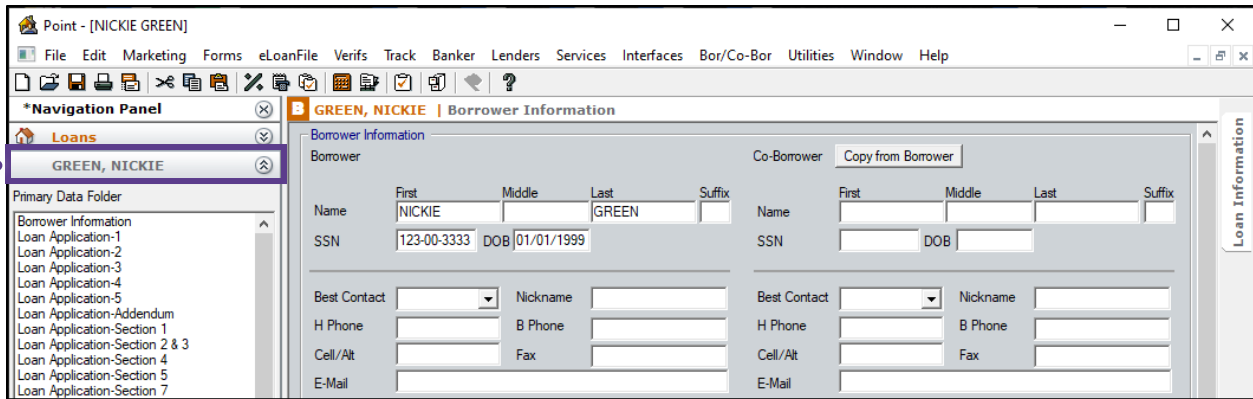
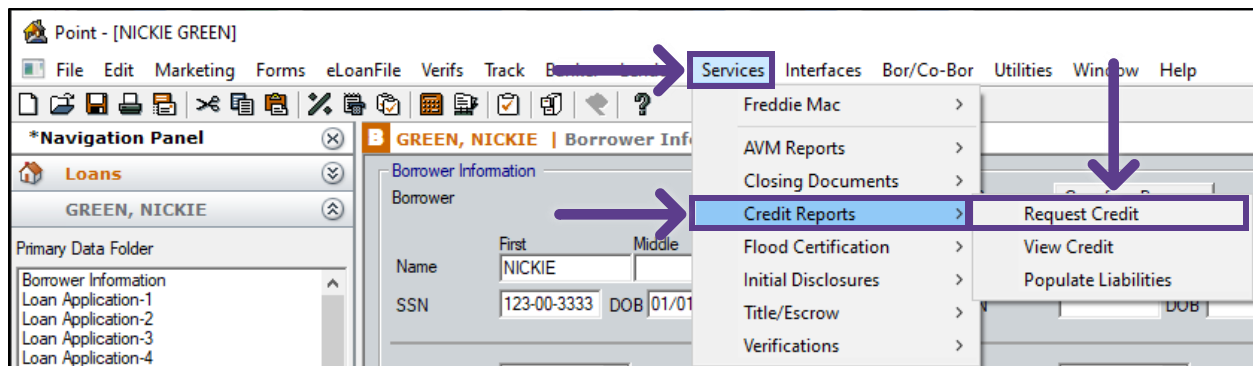


How to Order a Credit ReportX Within Calyx Point (Xactus360)

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



2. Click on the Services drop-down menu and navigate to Credit Reports, then click Request Credit.



3. Select your credit agency and report type as well as marking each bureau needed. Then, choose a Request Type.

Order New Report – Orders a new credit report.

Re-issue Existing Report – Imports an existing report of a particular file number.

Upgrade Existing Report – Add bureaus to an existing file and upgrade to include a co-borrower.

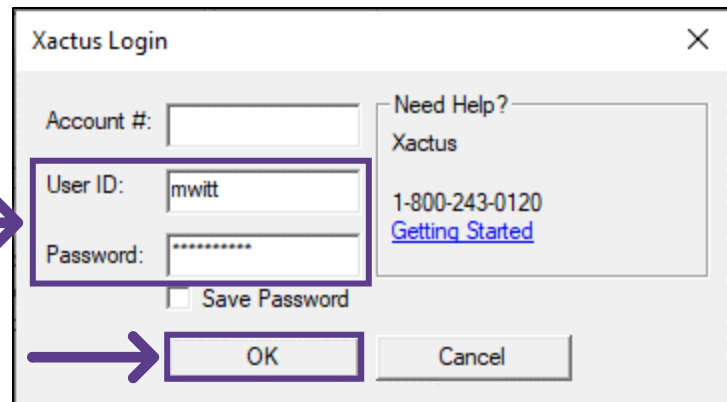
Retrieve Updated Report – Imports an existing report of a particular file number.

When complete, click Submit.

The screenshot shows a 'Credit Report Request' form with several sections. On the left, three purple arrows point to the 'Credit Agency' dropdown (set to 'Xactus'), the 'Report Type' dropdown (set to 'Merge'), and the 'Request Type' radio buttons (set to 'Order New Report'). At the bottom, a purple arrow points to the 'Submit' button. The form contains the following fields and options:

- Credit Agency:** Xactus (dropdown), 1-800-243-0120, [Getting Started](#)
- Report Type:** Individual Report (dropdown), Merge (dropdown), ☒ Equifax, ☒ Experian, ☒ TransUnion
- Request Type:** ☒ Order New Report, ☐ Reissue Existing Report, ☐ Upgrade Existing Report, ☐ Retrieve Updated Report
- Credit Reference Number:** [Empty field]
- Requested By:** [Empty field]
- ☐ Pay by credit card,
- ☒ Copy credit report liabilities to this 1003
- Personal Information (Nickie Green):**
 - Name: First (Nickie), Middle ([Empty]), Last (Green), Suffix ([Empty])
 - SSN: 123-00-3333, Birth Date: 01/01/1999, Age: 24
 - Home Phone: [Empty], ☐ Married, ☐ Unmarried, ☐ Separated
 - Present Addr.: 100 TERRACE AV, Credit PIN: [Empty]
 - City: WEST HAVEN, State: CT, Zip: 06516
 - Former Addr.: [Empty]
 - City: [Empty], State: [Empty], Zip: [Empty]
- (no co-borrower):**
 - Name: First, Middle, Last, Suffix (all empty)
 - SSN: [Empty], Birth Date: [Empty], Age: [Empty]
 - Home Phone: [Empty], ☐ Married, ☐ Unmarried, ☐ Separated
 -
 - Present Addr.: [Empty], Credit PIN: [Empty]
 - City: [Empty], State: [Empty], Zip: [Empty]
 - Former Addr.: [Empty]
 - City: [Empty], State: [Empty], Zip: [Empty]
- Buttons:** Submit, Cancel
- Footer:** Press F1 for help

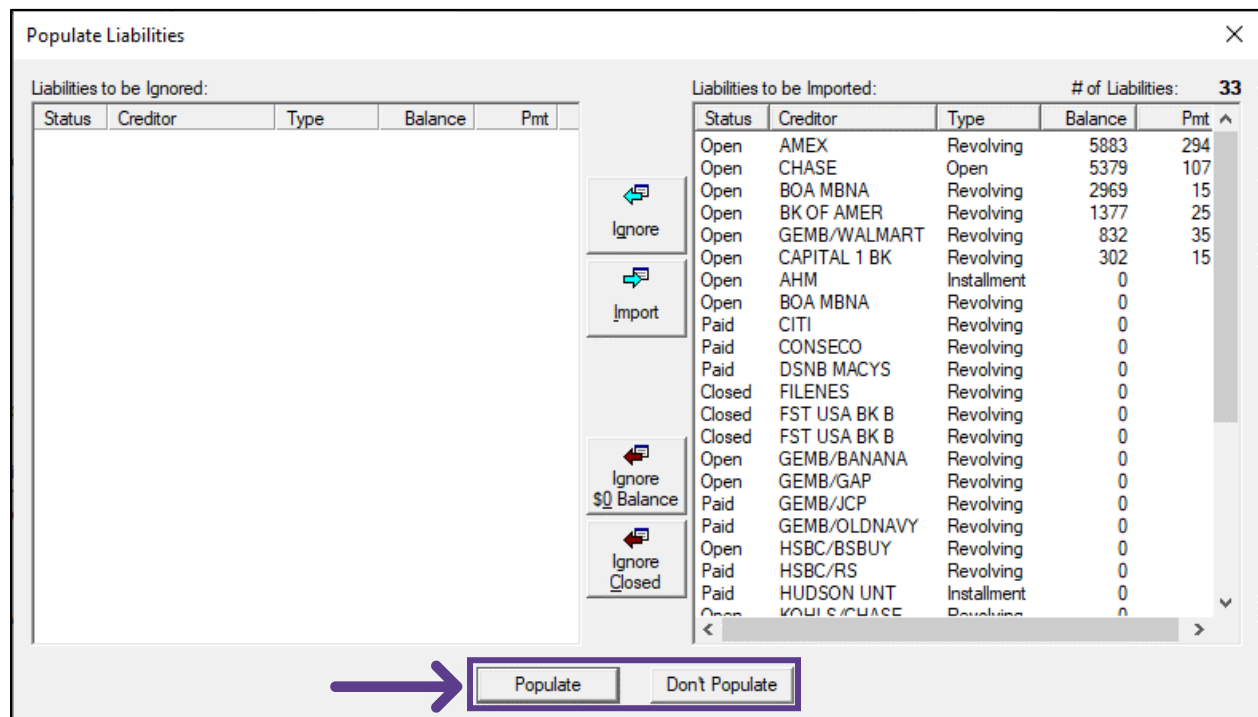
4. Input the user ID and password for your selected credit agency, then click OK



The Xactus Login dialog box contains the following fields and controls:

- Account #: [Empty text box]
- User ID: [Text box containing 'mwitt']
- Password: [Text box containing '*****']
- ☐ Save Password
- Need Help? Xactus 1-800-243-0120 [Getting Started](#)
- OK [Highlighted with a purple box and arrow]
- Cancel

5. The next screen will ask if liabilities should be imported or ignored. Select either Populate or Don't Populate.



The Populate Liabilities dialog box displays two tables: 'Liabilities to be Ignored' (empty) and 'Liabilities to be Imported' (33 total). Between the tables are buttons for 'Ignore', 'Import', 'Ignore \$0 Balance', and 'Ignore Closed'. At the bottom, the 'Populate' button is highlighted with a purple box and arrow.

Status	Creditor	Type	Balance	Pmt
Open	AMEX	Revolving	5883	294
Open	CHASE	Open	5379	107
Open	BOA MBNA	Revolving	2969	15
Open	BK OF AMER	Revolving	1377	25
Open	GEMB/WALMART	Revolving	832	35
Open	CAPITAL 1 BK	Revolving	302	15
Open	AHM	Installment	0	
Open	BOA MBNA	Revolving	0	
Paid	CITI	Revolving	0	
Paid	CONSECO	Revolving	0	
Paid	DSNB MACYS	Revolving	0	
Closed	FILENES	Revolving	0	
Closed	FST USA BK B	Revolving	0	
Closed	FST USA BK B	Revolving	0	
Open	GEMB/BANANA	Revolving	0	
Open	GEMB/GAP	Revolving	0	
Paid	GEMB/JCP	Revolving	0	
Paid	GEMB/OLDNAVY	Revolving	0	
Open	HSBC/BSBUY	Revolving	0	
Paid	HSBC/RS	Revolving	0	
Paid	HUDSON UNT	Installment	0	
Open	KOHLS CHASE	Revolving	0	

6. A copy of the report will now display on the screen.

View Credit Report

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

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

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

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

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

Order Verifications

Borrower

Co-Borrower

Name: Nickie Green
SSN: 123-00-3333
Current Address: 100 Terrace Ave, West Haven, CT 06516

DOB: 01/01/1999

Name:
SSN:
Current Address:

File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Historical Late Payments	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0	0
Revolving/Credit Line	22	21	0	\$0	\$197	\$15,893	2	3	0	0	0
Auto	0	0	0	\$0	\$0	\$0	0	0	0	0	0
Education	0	0	0	\$0	\$0	\$0	0	0	0	0	0
Other Installment	3	0	0	\$0	\$0	\$0	1	5	5	0	0
Totals	25	21	0	\$0	\$197	\$15,893	3	8	5	0	0

Number of Public Records: 0
Number of Collections/Charge-offs: 0
Bankruptcy: No

Available Credit: \$69,695
Revolving/Credit Line Used: 19%
Number of Inquiries: 1
Number of Authorized User Accounts: 1

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
[734]	Nickie C. Green	Equifax	FICO Classic v5	Fair Isaac	334-818	07/20/2023	EQX-A1

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.

Credit History

W h o s	E C O A	Creditor Name	Date Rptd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Account Status
		Acct Number		DLA	Credit	Terms	Maximum Delinquency					Account Type

Open PDF

Print

Close

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

07/14/2023