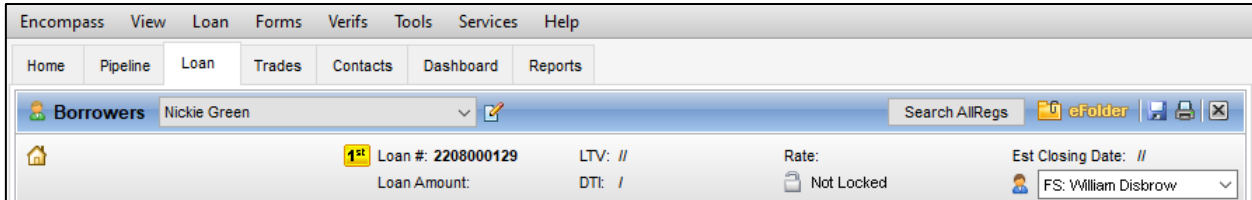
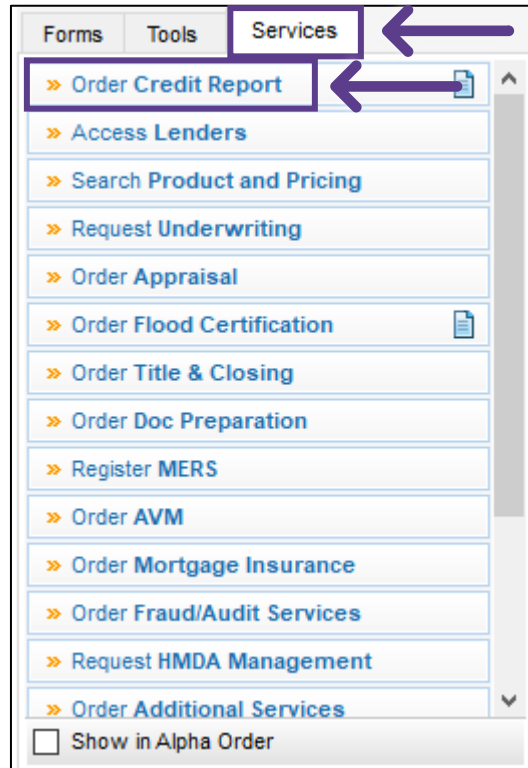


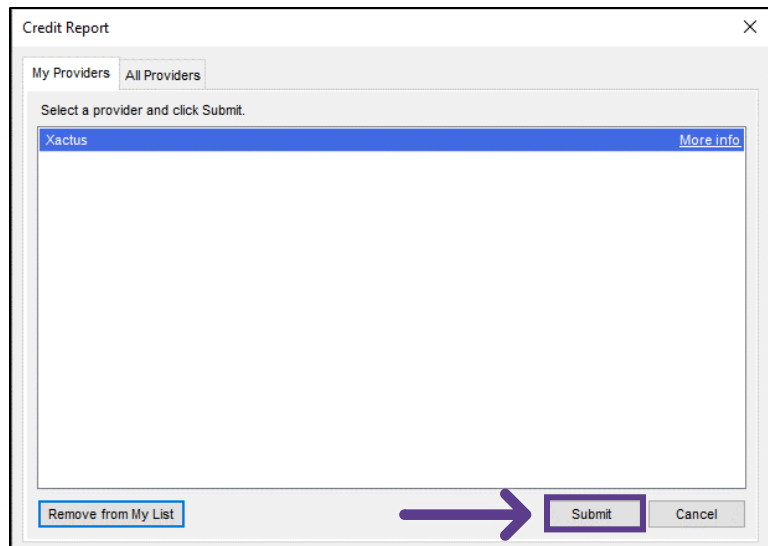
1. Start by logging in and opening the borrowers loan file.



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



A window will pop-up allowing you to choose your Provider. Select Xactus and click Submit to launch the order form.



3. Enter your user ID and password by clicking LOGIN INFORMATION. Then, make the selections for the report needed.

Request Type:

- New Report – Orders a new credit report, or add frozen bureaus to an existing file, add a co-borrower.
- Upgrade – Add bureaus to an existing file.
- Import From Website – Imports an existing report of a particular report ID.

Report Type: Consumer Credit, Mortgage Only, PreQual, Refresh

Report On: Individual or Joint

Next, select an option under Import Liabilities

Lastly, check the box next to the bureaus needed and when complete, click Finish.

The screenshot shows the Xactus credit report ordering form. A purple arrow points to the 'LOGIN INFORMATION' link in the top right corner. Another purple arrow points to the 'Request Type' dropdown menu, which is set to 'New Report'. A third purple arrow points to the 'Submit' button at the bottom right. The form includes fields for Borrower and Co-Borrower information, including Last Name, First Name, SSN, Birth Date, Street Name, City, State, and Zip. The 'Credit Bureaus' section shows checkboxes for Experian, Equifax, and TransUnion, all of which are checked. The 'Report On' dropdown is set to 'Individual'.

**Xactus** LOGIN INFORMATION

Borrowers \* Nickie Green & Alan Brown Loan Number 2208000129 Submitting order on behalf of:

**ORDER INFORMATION** ORDER STATUS

Request Type \* New Report Reference Number

Report Type \* Consumer Credit Report On \* Individual

Import Liabilities Do not import

**Credit Bureaus**

- ☒ Experian
- ☒ Equifax
- ☒ TransUnion

**Borrower**

Last Name	First Name	SSN	Birth Date
Green	Nickie	xxx-xx-3333	01/01/1990

**Co-Borrower**

Last Name	First Name	SSN	Birth Date
Brown	Alan	xxx-xx-4444	01/02/1990

**Borrower Current Address**

Street Name	City	State	Zip
100 Terrace Avenue	West Haven	CT	06516

**Co-Borrower Current Address**

Street Name	City	State	Zip
100 Terrace Avenue	West Haven	CT	06516

Submit

4. A small window will appear as the report is loading. Please do not click off this screen until the processing is complete.

The screenshot shows a small window titled 'Xactus' with a 'LOGIN INFORMATION' link in the top right corner. The window displays the same form as the previous screenshot, but with a 'Close' button added at the bottom right. The 'Submit' button is also present. The form includes fields for Borrower and Co-Borrower information, including Last Name, First Name, SSN, Birth Date, Street Name, City, State, and Zip. The 'Credit Bureaus' section shows checkboxes for Experian, Equifax, and TransUnion, all of which are checked. The 'Report On' dropdown is set to 'Individual'.

**Xactus** LOGIN INFORMATION

Borrowers \* Nickie Green & Alan Brown Loan Number 2208000129 Submitting order on behalf of:

**ORDER INFORMATION** ORDER STATUS

Request Type \* New Report Reference Number

Report Type \* Consumer Credit Report On \* Individual

Import Liabilities Do not import

**Credit Bureaus**

- ☒ Experian
- ☒ Equifax
- ☒ TransUnion

**Borrower**

Last Name	First Name	SSN	Birth Date
Green	Nickie	xxx-xx-3333	01/01/1990

**Co-Borrower**

Last Name	First Name	SSN	Birth Date
Brown	Alan	xxx-xx-4444	01/02/1990

**Borrower Current Address**

Street Name	City	State	Zip
100 Terrace Avenue	West Haven	CT	06516

**Co-Borrower Current Address**

Street Name	City	State	Zip
100 Terrace Avenue	West Haven	CT	06516

Close Submit

- When complete, the report will automatically open on your screen and will be saved into the Encompass eFolder. The report can also be viewed by clicking the blue icon under Documents.

Xactus
LOGIN INFORMATION

Borrowers
Loan Number
Submitting order on behalf of:


Nickie Green & Alan Brown
2208000129


ORDER INFORMATION
ORDER STATUS


ORDER DATE	REFERENCE NUMBER	PRODUCT	STATUS	DOCUMENTS
07/18/2023 08:09:29 AM	48987112	INDIVIDUAL, [ EX , EQ , TU ], CONSUMER CREDIT	COMPLETED	
07/18/2023 08:03:34 AM	48986749	INDIVIDUAL, [ EX , EQ , TU ], CONSUMER CREDIT	COMPLETED	
07/18/2023 07:59:12 AM	48986678	INDIVIDUAL, [ EX , EQ , TU ], MORTGAGE ONLY	COMPLETED	
07/18/2023 07:55:19 AM	48986532	INDIVIDUAL, [ EX , EQ , TU ], MORTGAGE ONLY	COMPLETED	
07/18/2023 07:50:33 AM	48986379	INDIVIDUAL, [ EX , EQ , TU ], MORTGAGE ONLY	COMPLETED	


Close

2ed90416-c48b-4fdf-8...
1 / 13
57%


1


2




370 Reed Rd., Suite 100 Broomall, PA 19008  
800-943-0120 Fax: 800-943-0451

**Credit ReportX**

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

Client Code: 071234  
Requested By: Diane Agee  
Loan Number: 2208000129

Ordered: 07/18/2023  
Released: 07/18/2023  
Released:

Report ID: 48987112  
Repository: TUCEXPREQ  
Price:

Order Verification

Borrower
Name: Nickie Green  
SSN: 123-00-3333  
DOB: 01/01/1990  
100 Terrace Ave., West Haven, CT 06516

Co-Borrower
Name: Alan Brown  
SSN: 456-78-9012  
DOB: 02/02/1985  
100 Terrace Ave., West Haven, CT 06516

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
730	[ 732 ]	734			
+18	+37	+27			

Account card is not a credit report. Credit reports are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditReportX Inc. and are not based on FICO scores or other scores. Predicted scores and score changes calculated by CreditReportX Inc. products are only estimates. CRI does not guarantee that scores from any other company will change to the same amount, in the same way, or at all, or that correcting credit report information will result in score improvement. CreditReportX products are based on credit reports from the bureaus. CRI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated information or incorrect assumptions about the future. CRI is not a credit counseling or credit repair organization. CRI is not a lender, guarantor, servicer, or provider of FICO. THE CREDIT REPORT IS NOT INTENDED TO PROVIDE OR IMPROVE THE CREDITWORTHINESS OF ANY INDIVIDUAL. CREDIT REPORTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITREPORT INC. AND CREDITREPORT INC. PARTNERS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND/OR ACCURACY OF INFORMATIONAL CONTENT. Copyright © 2020-2023, CreditReport Inc. All rights reserved. CreditReportX is a registered trademark of CreditReport Inc.

**Credit Summary**

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Revolving/Credit Line	28	25	0	\$0	\$491	\$16,742	2	3	1	0
Auto	0	0	0	\$0	\$0	\$0	0	0	0	0
Education	0	0	0	\$0	\$0	\$0	0	0	0	0
Other Installment	5	0	0	\$0	\$0	\$0	1	5	5	0
<b>Totals</b>	<b>33</b>	<b>25</b>	<b>0</b>	<b>\$0</b>	<b>\$491</b>	<b>\$16,742</b>	<b>3</b>	<b>8</b>	<b>6</b>	<b>0</b>

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

Available Credit: \$86,186  
Revolving Credit Line Used: 16%  
Number of Inquiries: 5  
Number of Authorized User Accounts: 2

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

07/18/2023