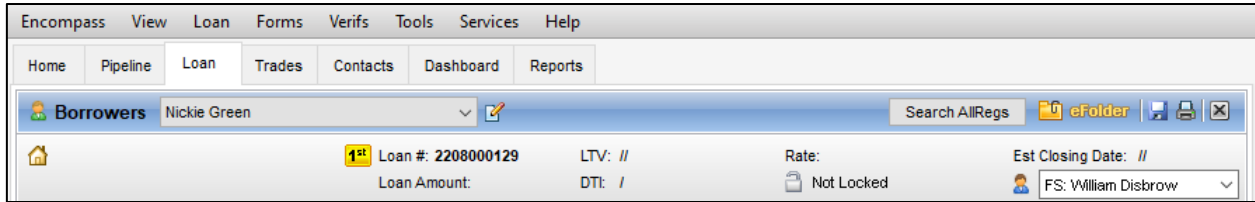
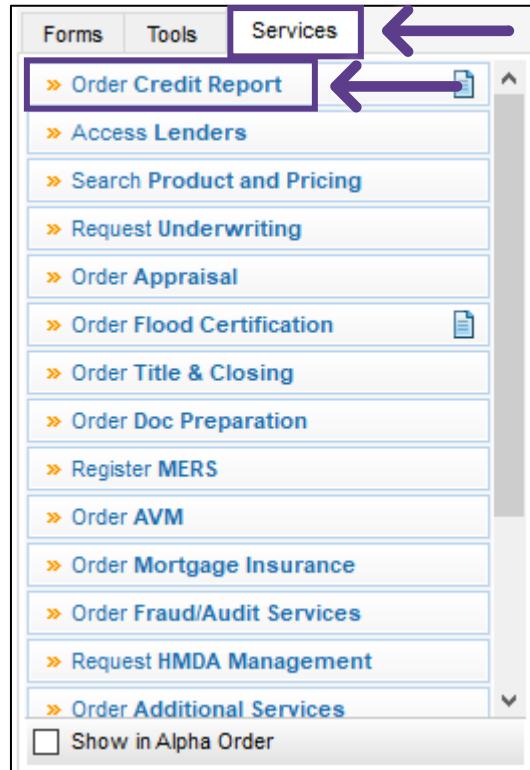


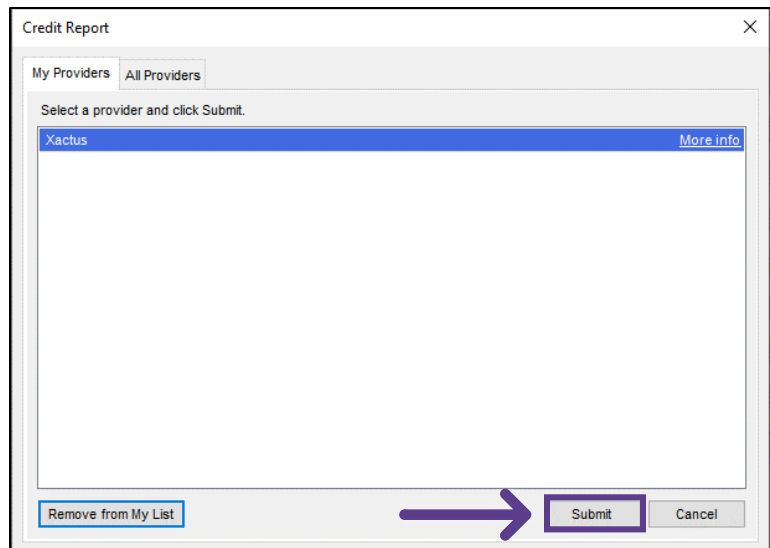
1. Start by logging in and opening the borrowers loan file.



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

Report Type: Mortgage Only

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.

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 * Mortgage Only

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.

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 * Mortgage Only

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

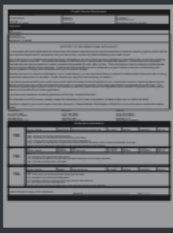
ORDER DATE	REFERENCE NUMBER	PRODUCT	STATUS	DOCUMENTS
07/18/2023 07:59:12 AM	48986678	INDIVIDUAL, [EX, EQ, TU], MORTGAGE ONLY	COMPLETED	
07/18/2023 07:55:19 AM	48986532	INDIVIDUAL, [EX, EQ, TU], MORTGAGE ONLY	COMPLETED	
07/18/2023 07:50:33 AM	48986379	INDIVIDUAL, [EX, EQ, TU], PREQUAL	COMPLETED	
07/14/2023 10:24:20 AM	48896613	INDIVIDUAL, [EX, EQ, TU], PREQUAL	COMPLETED	
06/27/2023 12:45:20 PM	48122089	INDIVIDUAL, [EX, EQ, TU], CONSUMER CREDIT	COMPLETED	

[Close](#)


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2



xactus

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

CR

Credit ReportX

Mortgage Only

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

Client Code: DF1234
Requested By: Diane Agne
Loan Number: 2208000129

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

Report ID: 48986678
Repository: TUC/XPREXK
Price:

Borrower Co-Borrower

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

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	07/20/2023	TUC-A1
Factors • 018 - Number of accounts with delinquency • 030 - Time since most recent account opening is too short • 012 - Length of time revolving accounts have been established • 010 - Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high • Score value was adversely affected by credit inquiries present in the credit file.							
[732]	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	320-844	07/20/2023	EXP-A1
Factors • 18 - Number of accounts with delinquency • 10 - Proportion of balance to high credit on bank revolving or all revolving accounts. • 08 - Too many inquiries last 12 months. • 05 - Too many accounts with balances.							
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.							

Mortgage History

Public Records

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Fraud Messages

In compliance with section 538 of the Patriot Act, your credit provider has checked the applicant's name(s) supplied by the borrower against the Office of Foreign Asset Control (OFAC) data base maintained by the Department of the Treasury. Any messages returned by your credit provider are located in the notes of this credit report. The OFAC information confirms only that a name appears on the OFAC list that may be similar to the name of a person who is the subject of this report. It is your responsibility to use additional information to determine whether this information is related to the individual who is the subject of this report. This information is provided to assist with fraud prevention only and should not be relied upon for any adverse action. To determine if the alert is valid, visit the Treasury Department website: <https://www.treasury.gov/policy-issues/fraud-prevention/ofac-sanctions/> or contact OFAC directly at 800-943-8239.

07/18/2023 **Applicant** Input SSN Mismatch: SSN 123-00-3333 matches what the repositories have on file.

Miscellaneous Information

This completed Credit Report includes an applicable Legislative Credit Recovery Form (LCRF) as required under the provisions associated with the Federal Fair and Accurate Credit Transactions Act of 2003 (FACTA).

Disclaimer

An asterisk (*) following the payment amount indicates the repositories have no payment data and the amount was automatically calculated as a percentage of the account balance.

*** End of Report 07/18/2023 09:59:03 AM ***

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

07/25/2023