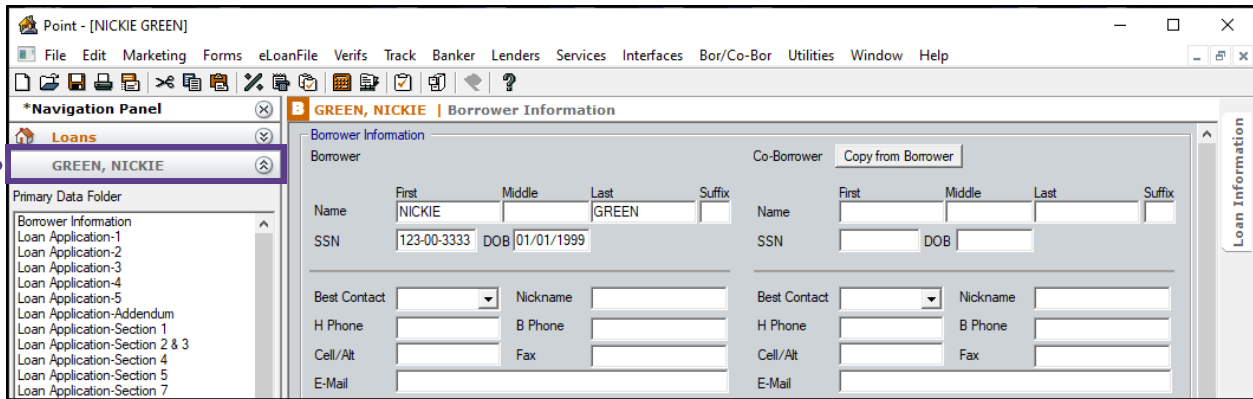
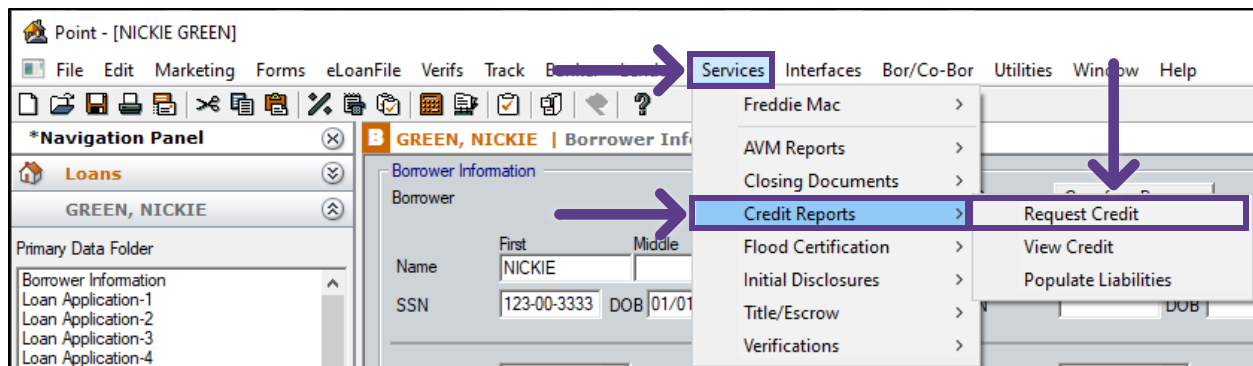


How to Order a Pre-QualificationX Report Within Calyx Point (Xactus360)

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. First, select Xactus as your credit agency and SoftCheck as the Report Type. Then, check the box next to the bureaus needed and 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 the 'Credit Report Request' form with several fields and sections. Three purple arrows point to specific areas: the first arrow points to the 'Credit Agency' dropdown menu which is set to 'Xactus'; the second arrow points to the 'Report Type' dropdown menu which is set to 'SoftCheck'; the third arrow points to the 'Request Type' section where 'Order New Report' is selected. The form also includes fields for personal information (Name, SSN, Birth Date, Age, Home Phone, Married, Unmarried, Separated), address (Present Addr., City, State, Zip, Former Addr.), and payment options (Pay by credit card, Enter Credit Card). A checkbox for 'Copy credit report liabilities to this 1003' is checked. The 'Submit' button is highlighted with a purple box and an arrow.

Credit Report Request

Credit Agency: Xactus
1-800-243-0120
[Getting Started](#)

Report Type: Individual Report
SoftCheck

Request Type:
☒ Order New Report
☐ Reissue Existing Report
☐ Upgrade Existing Report
☐ Retrieve Updated Report

Credit Reference Number: _____

Requested By: _____

☐ Pay by credit card

☒ Copy credit report liabilities to this 1003

NICKIE GREEN

Name: First: NICKIE, Middle: _____, Last: GREEN, Suffix: _____
SSN: 123-00-3333, **Birth Date:** 01/01/1999, **Age:** 24
Home Phone: _____, ☐ Married, ☐ Unmarried, ☐ Separated
Present Addr.: 100 TERRACE AV, **Credit PIN:** _____
City: WEST HAVEN, **State:** CT, **Zip:** 06516
Former Addr.: _____
City: _____, **State:** _____, **Zip:** _____

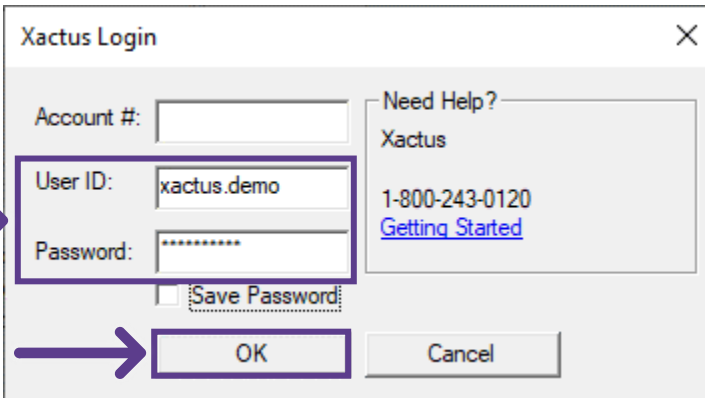
(no co-borrower)

Name: First: _____, Middle: _____, Last: _____, Suffix: _____
SSN: _____, **Birth Date:** _____, **Age:** _____
Home Phone: _____, ☐ Married, ☐ Unmarried, ☐ Separated

Present Addr.: _____, **Credit PIN:** _____
City: _____, **State:** _____, **Zip:** _____
Former Addr.: _____
City: _____, **State:** _____, **Zip:** _____

Press F1 for help

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

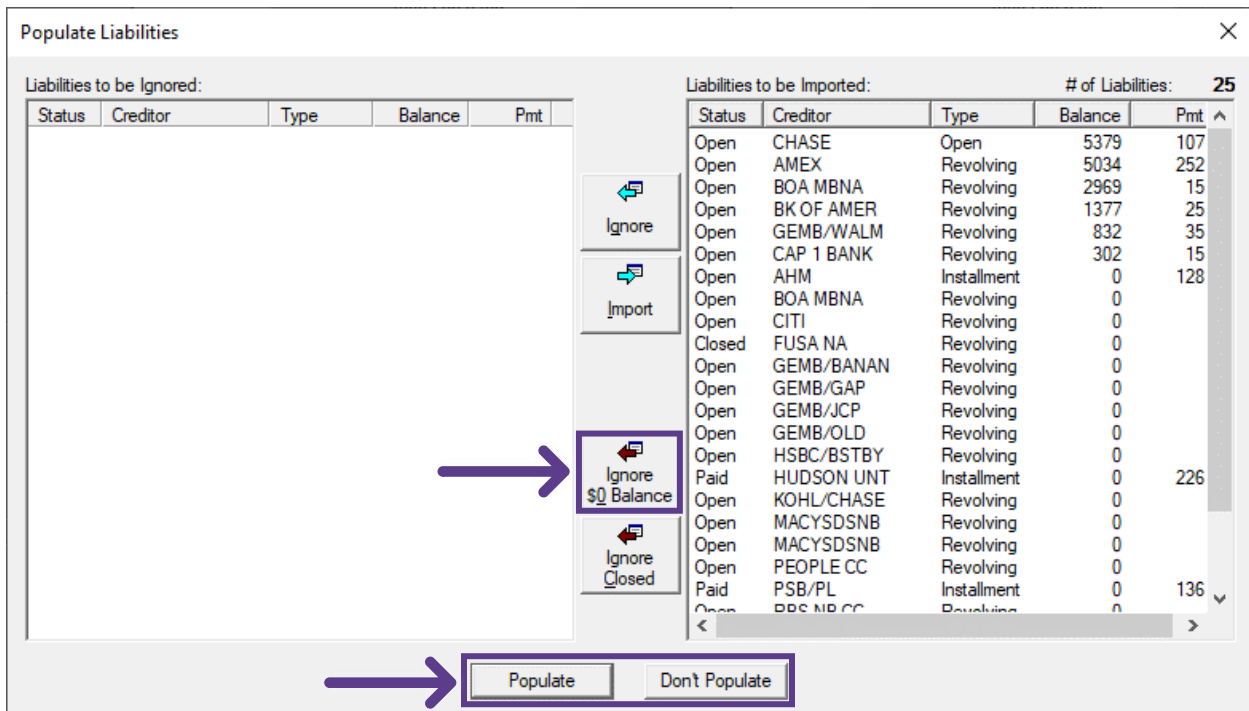


The Xactus Login dialog box contains the following fields and controls:

- Account #: [Empty text box]
- User ID: xactus.demo
- Password: [Masked text box]
- ☐ Save Password
- Need Help? Xactus 1-800-243-0120 [Getting Started](#)
- OK button
- Cancel button

Arrows point to the User ID field and the OK button.

5. The next screen will ask if liabilities should be imported or ignored. Click Ignore \$0 Balance. Then, select Populate.



The Populate Liabilities dialog box displays two tables and a central control panel.

Liabilities to be Ignored:

Status	Creditor	Type	Balance	Pmt
--------	----------	------	---------	-----

Liabilities to be Imported:

Status	Creditor	Type	Balance	Pmt
Open	CHASE	Open	5379	107
Open	AMEX	Revolving	5034	252
Open	BOA MBNA	Revolving	2969	15
Open	BK OF AMER	Revolving	1377	25
Open	GEMB/WALM	Revolving	832	35
Open	CAP 1 BANK	Revolving	302	15
Open	AHM	Installment	0	128
Open	BOA MBNA	Revolving	0	
Open	CITI	Revolving	0	
Closed	FUSA NA	Revolving	0	
Open	GEMB/BANAN	Revolving	0	
Open	GEMB/GAP	Revolving	0	
Open	GEMB/JCP	Revolving	0	
Open	GEMB/OLD	Revolving	0	
Open	HSBC/BSTBY	Revolving	0	
Paid	HUDSON UNT	Installment	0	226
Open	KOHL/CHASE	Revolving	0	
Open	MACYSDSNB	Revolving	0	
Open	MACYSDSNB	Revolving	0	
Open	PEOPLE CC	Revolving	0	
Paid	PSB/PL	Installment	0	136
Open	PSB/PL	Revolving	0	

of Liabilities: 25

Central Controls:

- Ignore
- Import
- Ignore \$0 Balance
- Ignore Closed

Buttons:

- Populate
- Don't Populate

Arrows point to the Ignore \$0 Balance button and the Populate button.

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

Pre-QualificationX

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

Client Code:

Requested By:

Loan Number:

X0330

Xactus Demo

GREEN,NICKIE

Ordered:

Released:

Reissued:

10/05/2023

10/05/2023

Report ID:

Repositories:

Price:

51221419

EQX

Order Verifications

Borrower

Co-Borrower

Name
SSN
Current Address

Name
SSN
Current Address

Nickie Green
123-00-3333
100 Terrace Ave, West Haven, CT 06516

DOB 01/01/1999

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
		FICO Classic v5 <div>[734]</div> Credit Assure™ <div>+26</div> We found opportunities to raise your credit score by 26 points with the default settings.			

* Available cash is set at \$10,000. Timeframe: Immediate.
Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau of FICO scores or changes. Predicted scores and score changes simulated by CreditXpert(R) products

Open PDF

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