

1. Start by logging into Xactus360 and opening the borrower's file from the Home page.



2. Next to FICO[®] Score Simulator, click Order.

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CrndR ReportX								
Actions:	Воп	ower					Co-Borrower	
Copy/Merge/Unmerge	Bo	prrower: Ho	mer Loanseek	er	SSN: 999-	60-1111	Add Co-Borrower	
Order SupplementX	A	ddress: 44	20 Douglas Av					
Order RescoreX								
LoanShield Credit Review/Refresh Report		Hid	aley, AZ, 85236	5				
Refresh Report		Email:			Phone:			
Order Credit Analysis	Sco	res					Í	
Compare Reports			TransUn	ion	Experian	Equifax	ן	
Submit Service Request		F	ICO: [636]		640	620	1	
Download Loan Data/1003				_	Order			
Reassign Report Owner	FICOs	Score Simu	lator:	_				
Dipload Supporting Docs		Xcel Score)	< ()):		Order			
L Convert to Mortgage Only	Sum	mary						
Convert to wortgage only		Aco	ounts: 23				Balance:	\$118,868
Options:		Open Acc	ounts: 10				Payment:	\$1,591
Subscriber Directory	De	linquent Acc	ounts: 1				Past Due:	\$0
View Authorization	Deta	ils				_		
Letter Of Explanation		Loan Nur	nber:		Save		Status:	Completed
Consumer Copy		Repo	rt ID: 7125655	8			Entered:	02-25-2025, 09:31:30 AM
Score Disclosure		Report 1	rype: Credit Re	portX			Completed:	02-25-2025, 09:31:30 AM
Adverse Action Notice		Oner	ator: Rosa Mu	mm			Account:	XACTUS-RAPID TEST ACCOUNT
<u>Customize Report</u>		ope						(CP1234)
	-							
	Avai	lable Rep	orts	D (
			Report Type	Date		Format		
	View	Download	Credit ReportX	02-25-	-2025, 09:31:30 AI	I PDF		

- 3. Locate the credit record on which you want to simulate a change:
 - Accounts, Collections, Public Records and Inquires have their own tabs.
 - Search Box enter keywords to find accounts.
 - Sort Options:
 - All Accounts (Open, Closed, Inactive, Negative)
 - Account Type (Revolving/Open-Ended, Installment, Mortgage, Other)
 - Sorting Order (Newest First, Oldest First, By Name, By Balance, By Utilization Rate)

03/3/2025

		core Mortgage Simulator					
	📰 Plan 1	:	+				
	FICO SCC	RE					
	636	Equifax FICO® Score 5 · 2/19/2025		659	TransUnion FICO [®] Score 4 • 2/19/2025	603	Experian FICO [®] Score 2 · 2/19/2025
\rightarrow	Accounts Col	ections Public Records	Inquiries				
\rightarrow	Q Search					ts 🗸 All Ty	pes 👻 Newest First 👻
						1	

- 4. FICO® Score Mortgage Simulator supports the following five simulation scenarios:
 - 4.1. Pay down/Pay off balances
 - 4.2. Delete third-party collections
 - 4.3. Update derogatory tradeline to paid
 - 4.4. Improve the status of a currently delinquent account
 - 4.5. Remove account disputes
 - 4.1 Simulate Paying down/Paying off a balance

After locating the account, click on the pencil icon next to the account balance:

HCO* Score Mortgage Simulator			Active until 3/21/25
🖪 Plan 1 🕴	+		
FICO SCORE 600 Equifax FICO' Soure 5 - 2/19/2025	TransUnion FICO* Soure 4 • 27/9/2025	603 Experian FICO* Score 2 + 2/19/2025	Actions Add actions to the plan by si changes to the credit de
Q Search Elan Fincl Opened S/2024	All Acc	ounts	
Q. Search Elan Fincl Operate 57024 Equitax Equitax Pays account as agreed	TransUnion Payment Stelues Paid or paying as agreed	All Types V Newest First V Experion Payment Status This is an account in good standing	
Search Elan Fincl Operated Status Pays account as agreed Balance Status	TransUnion Payment Statius Polici or poying as agreed Balance S666 (2)	All Types Newest First Experion Payment Status This is an account in good standing Belance S640.	
C. Search Elan Fincl Comment Status Registrac Registrac Registrac StateS StateS	TransUnion Payment Status Pold or poying as agreed Ballonce \$466 @ \$2280.statemen	All Types Newest First Experion Payment Status This is an account in good standing Blance 92030 utilization	
Search Elan Fincl Operated 5/0204 Equifax Pays account as agreed Balance Stable Searce Stable Y2020 villastrian Stoperate	All Acc TransUnion Payment Stelue Paid or paying as agreed Balance \$466 @ \$200 Williamon \$0 gard dee	All Types V Newest First V Experion Promer Status This is an account in good standing Balance S486 @ 9.205.villastrian S0.port dee	
Search Elan Fincl Opared Status Equifax Equifax Rayment Status Pays account as agreed Isalance Status Status Status Status Status Status Status Sopart des Sammets	TransUnion Payment Status Polid or poying as agreed Balance \$486 @ 97.202 utilization \$0 part deit	All Types V Newest First V Experion Payment Status This is an account in good standing Batance \$466 \$7020X utilization \$0 part due Comment	

A modal window will open and the balances from the current report will be pre-populated. You can simulate an update to one, two, or three bureaus. After entering the balance(s), click Simulate:

FICO ⁴ Score Mortgage Simulator			Active until 3/21/25
FICO SCORE			Actions
Equifier Accounts Collections Accounts Collections	500 Translution (*021 hums = = 0.01/0022 X Change Balance Simulate paying down the balance Balance Epider \$486	e of the "Elan Finch" account,	Add actions to the plan by simulating changes to the credit data.
Epurios Prymaet Status	Transf Propried Market	Pagment Status	
Poys account at agreed S485 (2), VT201 Antoneo Billionsi Ave	Han ar paying at agreed Bennon \$456 @ \$1203 structure \$25eet day	Norms S406 Ø S200 (Menton Bill met Am	
Connecto Plasible spending credit const Details	Connenti *	Compatit	

The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under "Actions", on the right. You can print the plan by clicking on $\stackrel{\bullet}{=}$, start over at any time by clicking $\stackrel{\bullet}{>}$, edit the action by clicking \checkmark and remove an action by clicking on $\stackrel{\bullet}{=}$.

Pico ^s Score Mortgoge Simulator			Active until 3/21/25	(14
Simulated Equifax FICO' Some 5 - 2/19/2025 No Change	682 Up 23 points from 659	622 Experion FICO [®] Seare 2 + 2/19/2028 Up 19 points from 603	Actions Told pay dean amount foreign, function, transitione \$466 Elan Finct	•
Accounts Collections Public Records Inquiries	All Ac	counts v All Types v Newest First v	Show Details Equifal, Translation, Experian Change balance to \$0	۲
Equifox Payment Status Pays account as agreed Baseree \$486 -> \$0 @ Vi30X -> 0X vitiontee \$0 -> \$0 withoutee \$0 -> \$0 paystaw	TrensUnion Payment Status Poid or paying as agreed Belance \$486 → \$0 ⊘ \$1205 → 00 whitestion 10 → \$0 part due	Experion Payment Status This is an account in good standing Relation \$485 → \$0 ⊘ 07200 → 00 veltation 10 → 30 part due		1
Comments Flexible spending credit card Details 👻	Coloments =	Comments -		

4.2 Simulate deleting a third-party collection

Click on the Collections tab, locate the collection, and click on the pencil icon:

FICD* Score Mortgage Simulator	onter © Active until 3/21/25	Log Out	
Pion 1 : + FICO SCORE Simulated Accounts Collegions Public Records Inquiries Portfolio (08/01/2024) ~ Portfolio (08/01/2024) ~	Actions Tutal pay down arroant toporon, tipolog, topological State Compared State() Show Details Show Details Show Details	0	9

A modal window will open and all bureaus on which the collection is reported will be preselected. Optionally, you can deselect any bureau on which you do not want to run the simulation. Click Simulate:



The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under "Actions", on the right. You can print the plan by clicking on $\stackrel{\bullet}{=}$, start over at any time by clicking $\stackrel{\bullet}{>}$, edit the action by clicking \checkmark and remove an action by clicking on $\stackrel{\bullet}{=}$.



4.3 Simulating a derogatory tradeline to paid

After locating the derogatory (ex. Charged-off) account, click on the pencil icon next to the account balance:

Equifax	+55 TransUnion FICO [®] Score 4 - 2/19/2025	Experian ECO: Score 2 - 2/19/2025	Actions	
Up 9 points from 636	Up 55 points from 659	Up 51 points from 603	Total pay down amount Equifax, Experion, TransUnion	
Jpmcb Card			3400	
Equifax	TransUnion	Experian	Elan Fincl Opened 5/2024	
Description of Parking	Provenue and the second	Deserve and Flanker	Show Details	
Charge-off	- oyment storus	Unpaid balance reported as a loss by credit grantor	Equifax, TransUnion, Experian Change balance to \$0	
Balance	Balance	Balance		
\$20,529 🕢	-	\$20,529 🕢	Portfolio	
	7	114.05% utilization	Opened 8/2024	
\$20,529 past due	-	\$20,529 past due	Shaw Datalla	
Comments	Comments	Comments	Show Derdis	
Charged off account account closed by credit grantor	-	Account closed at credit grantor's request	Equifax, TransUnion, Experian	

A modal window will open and all bureaus on which the "Charge off" is reported will be preselected. Optionally, you can deselect any bureau on which you do not want to run the simulation. Click Simulate:

FICO [®] Score Mortgage Simulator			Order ① Active until 3/21/25	
🖪 Plan 1 🚦 🕂				
Equifax	+55 TransUnion	Experian	Actions	5
Up 9 points from 656	Up 55 points from 659	Up 51 points from 603	Total pay down amount Equifax, Experian, TransUnion \$486	
Gipened U2022 Equifax	TransUnion × Pay derogatory		Elan Fincl Opened 5/2024	
Payment Status	Payment Statu: Simulate paying off the balance	on the "Jpmcb Card" account.	Show Details	
Charge-off	Bureaus	edit	Equifax, TransUnion, Experian Change balance to \$0	
Balance \$20,529 Ø	Balanca Equitax	Z Experian	Portfolio Opened 8/2024	
\$20,529 post due	Simulate Cancel		Show Details	
Charged off account account closed by credit grantor	-	Account closed at credit grantor's request	Equifax, TransUnion, Experian Delete collection	
Details 🗸				
2-Year Payment History \vee				
Amex Opened 8/2021				
Equifax	TransUnion	Experian		

The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under "Actions", on the right. You can print the plan by clicking on $\overline{\bullet}$, start over at any time by clicking $\overline{\bullet}$, edit the action by clicking $\overline{\diamond}$ and remove an action by clicking on $\overline{\bullet}$.

FICO® Score Mortgage Simulator			Order ③ Active until 3/21/25
🖸 Plan 1 🚦 🕂			
Equifax FICO ⁺ Scare 5 - 2/19/2025 Up 38 points from 636	755 714 FICO ⁺ Score 4 · 2/19/2025 Up 55 points from 659	704 P1C0* Soure 2 - 2/19/2025 Up 101 points from 603	Actions Total pay down amount Equitax, Experian
Jpmcb Card Opened 1/2022			\$21,015 TransUnion \$486
Equifax	TransUnion	Experian	
Payment Status	Payment Status	Payment Status	Dened 5/2024
Charge-off $ ightarrow $ Paid derogatory	-	$\begin{array}{rl} \text{Unpaid balance reported as a loss by} & \rightarrow & \text{Paid} \\ \text{credit grantor} & & \text{derogatory} \end{array}$	Show Details
Balance	Balance	Balance	Equifax, TransUnion, Experian Change balance to \$0
\$20,529 → \$0 ⊘	-	$20,529 \rightarrow 30$ (2) 114.05% $\rightarrow 0\%$ utilization	
\$20,529 $ ightarrow$ \$0 past due	-	\$20,529 → \$0 past due	Portfolio Opened 8/2024
Comments Charged off account account closed by credit arantor	Comments 5	Comments Account closed at credit grantor's request	Show Details
Details V			Equifax, TransUnion, Experian Delete collection
2-Year Payment History 💙			Jpmcb Card Opened 1/2022
			Show Details
Amex Opened 8/2021			Equifax
Equifax	TransUnion	Experian	Experian
Payment Status	Payment Status	Payment Status	Pay off balance of derogatory account
Pays account as agreed		This is an account in good standing	
Balance	Balance	Balance	

4.4 Simulating improving the status of a currently delinquent account

After locating the account, click on the pencil icon next to the payment status:

E Plan1 1 +			
FICO SCORE Equifox PEOr Solver 5 - 3/2/3/20/25	542 TransUnion FCOT Some 4 + 2/2/2020	Experian FICO' Soure 2 - 3/21/2025	Actions Add actions to the plan by simulating of to the credit data.
G int X		All Accounts y All Times y Newart Elect y	
Infouchcu xcccciao25 - Operand 3/2631 Equifax	TransUtvan	Experion	
Dintouchcu x0008005 + Operand 3/2001 Equitax Parenet Status Not more than two payments past due of	TransUrvian Payment Status 30 days past due Ø	Experian Payment Tata Account was delinquent 60 days past due date/now 30 days past due	
Infouchcu X000005 + Operent 3/2001 Equiffex Payment Statue Not more than two payments past due Solonom Solonom Solonom Solonom Solonom Solonom Solonom	TransUrvion Porpriet? Status 30 days past due Balance \$20,117 @ Stef past due	Experien Payment Tatus Account was delinquent 60 days past due date/how 30 days past due date Bolonie \$20,17 @ 564 part due]

A modal window will open allowing you to change the payment status. Click Simulate:

FICO [®] Score Mortgoge Simulator				
El Pent I +				
FICO SCORE				Actions
Experience Account Celecture Padris Records Ingenes Account Celecture Padris Records Ingenes Int Int Int Int Int Int Int Int	Canal Canal	ter	eet First ~	Add actions to the pion by simulating changes to the credit data.
Details 🛩				

The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under "Actions", on the right. You can print the plan by clicking on $\overline{\bullet}$, start over at any time by clicking $\overline{\bullet}$, edit the action by clicking $\overline{\diamond}$ and remove an action by clicking on $\overline{\bullet}$.

FICO [®] Score Mortgoge Simulator			Order O Active until 3/23/25	Leg Out
			Actions	8 9
Equifex 613 FICO' Scare 5 + 2/21/2025	580 FICD' Serve 4 - 2/21/2025	534 Experian 534 Proor teams 2 - 2/31/2025	Solid pay down smeant Sentra, Esperan, Sanothian So	
Up 64 points from 549 Accounts Collections Public Records Inquiries	Up 47 points from 542	Ne Change	Infouchcu X000X8025 - Operand 3/2021	
(int		All Accounts v All Types v Newest First v	Show Details Expirites, TransLinkon, Experises	0
x000026025 - Openwei 2/2027	Translation	Francisa	Coording contractions to writering	
Promot Status	Promoti Salta	Paramet Balan		
Not more than two payments \rightarrow Current \oslash post due	30 days past due $ ightarrow$ Current 🧭	Account was delinquent 60 → Current ⊘ doys past due date/now 30 doys past due date		
Balance \$20,112 ② Sold part the	Bolarece \$20,317 ② 364i post dae	Balance \$20,117 @ \$641 peak due		
Commente Auto fixed rate	Conversion -	Comments =		

4.5 Simulating the removal of an account dispute

After locating the account, click on the pencil icon next to the comment:

636 Equifax FICO' Soury 5 - 2/19/2025	659 TransUnion FICO* Score 4 - 2/79/2025	603 Experian FICO* Seete 2 + 3/18/3028	Actions
Discover Created 1/2001 - Created			Add actions to the plan by sim changes to the credit date
Equitor	TransUnion	Experien	
Payment Status Pays account as agreed	Payment Status Paid or paying as agreed	Payment Statue Account paid satisfactorily	
Boience \$0	Balance \$0 05.ufBaster	Bulances a	
Comments Account closed at consumer's request consumer disputes after resolution	Camments Dispute resolved; consumer disogrees/account closed by consumer	Comments Account closed at consumer's request	

A modal window will open and all bureaus on which the dispute is reported will be preselected. Optionally, you can deselect any bureau on which you do not want to run the simulation. Click Simulate:

O FICO [®] Score Martgoge Simulator		Active until 3/21/25
Cost Equifox	659 TransUnion FOOT Server - 2/11/2025 603 Experion RED'S Kerve 2 - 2/11/2025	Actions
Discover Copenet 19/2001 - Connet Experime	X Remove Dispute Tremu Simulate removing the dispute for the "Discover" account. Bureaus	Add actions to the plan by simulating changes to the credit data.
Parment Dates Pays account as agreed Barras SO - - 50 percents	Plad a Bases S0 D5 sea S0 per	
Account closed at consumer's request consumer disputes after resolution Details ~ 2-Year Payment History ~	Dispute resolved, consumer disogrees/account closed by consumer	
Frstchcein XXXXXXXX - Operant WXXXXX		

The FICO® Scores section on the top of the display page will update to reflect the simulated score impact along with the Score Delta. All simulations are reflected under "Actions", on the right. You can print the plan by clicking on $\stackrel{\bullet}{=}$, start over at any time by clicking $\stackrel{\bullet}{>}$, edit the action by clicking $\stackrel{\checkmark}{>}$ and remove an action by clicking on $\stackrel{\bullet}{=}$.

636 FIG0* Sole 5 - 2/19/2025	659 FronsUnion	603 Experian FICO' Score 2 - 2/19/2025	Actions
No Change	No Charge	No Charge	Tartal pary down prevant Equifue, Translitie \$0
Discover Opened TV2007 - Claved			Discover Opened TV2007
Equifax	TransUnion	Experian	Show Detoils
Payment Statue Pays account as agreed	Payment Status Paid or paying as agreed	Payment Status Account pold satisfactorily	Equifux, Translation Remove dispute
Batance \$0	Batance 50	Balonce	
	0% utilization	10	
Canner	Comments	Carverwents	
Account closed at -> - 🕢	Dispute resolved; consumer $\rightarrow - \oslash$	Account closed at consumer's request	

5. You can save up to five unique plans! To add an additional plan, click on the + sign. You can rename or delete a plan by clicking on :.

620 Plan	: 5	s40 Plan	560 Plan			
FICO SCORE	Rename Calete He 5 - 2/19/2025	(659 ies	Picor Socre + - 2/19/2025	603	Experion PICO' Segre 2 + 2/9/2023	Actions Add actions to the plan by simulating changes to the credit data.
Partfalia (08/	01/2024) ~				Oelete Collection	

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