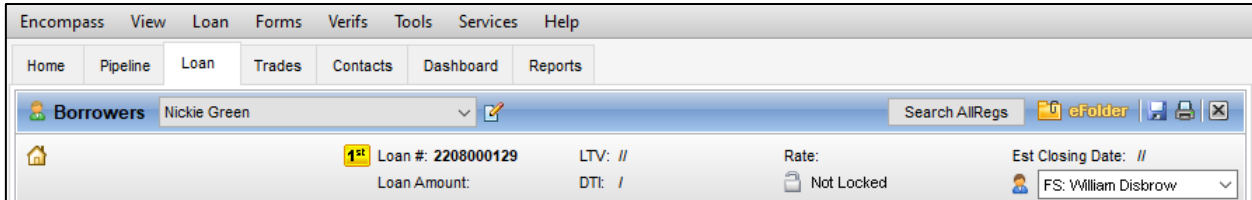
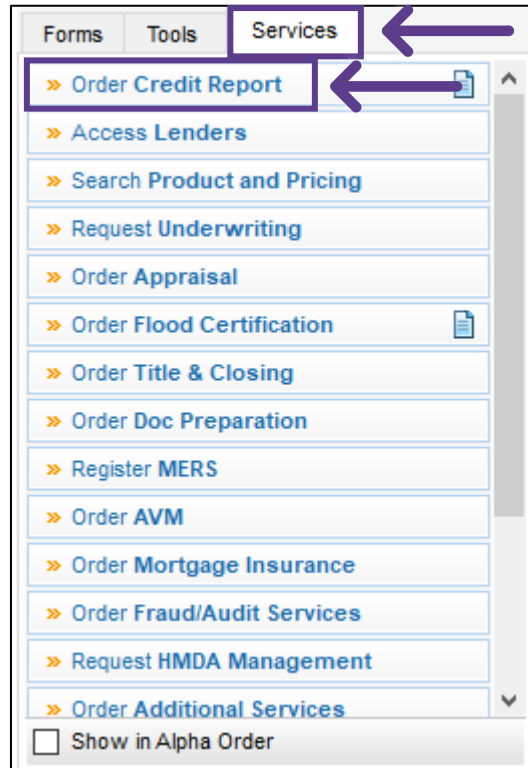


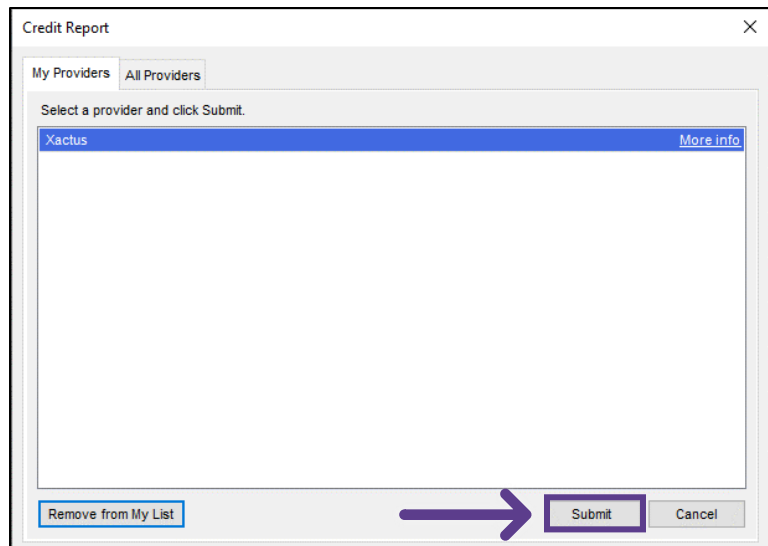
1. Start by logging in and opening the borrowers loan file.



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: Credit Report X, Mortgage Only, Pre-Qualification X, 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 Submit.

The screenshot shows the Xactus web application interface. At the top left is the 'Xactus' logo. At the top right is a 'LOGIN INFORMATION' button, indicated by a purple arrow. Below the header, there are input fields for 'Borrowers' (containing 'Nickie Green'), 'Loan Number' (containing '2505000255'), and 'Submitting order on behalf of:'. The main form is divided into two tabs: 'ORDER INFORMATION' (selected) and 'ORDER STATUS'. The 'ORDER INFORMATION' tab contains several sections: 'Request Type' (dropdown menu set to 'New Report'), 'Reference Number' (text input), 'Report Type' (dropdown menu set to 'Credit Report X'), 'Report On' (dropdown menu set to 'Individual'), 'Import Liabilities' (dropdown menu set to 'Import with balances o...'), and 'Credit Bureaus' (a list with checkboxes for 'Experian', 'Equifax', and 'TransUnion', all of which are checked). A purple arrow points to the 'ORDER INFORMATION' tab. Below these sections are fields for 'Borrower' (Last Name: 'Green', First Name: 'Nickie', SSN: 'xxx-xx-3333', Birth Date: '01/01/1990') and 'Borrower Current' (Street Name, City, State, Zip). At the bottom right is a 'Submit' button, indicated by a purple arrow.

- 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 Loan Number 2505000255 Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type * New Report Reference Number Credit Bureaus: Experian, Equifax, TransUnion

Report Type * Credit Report X Report On * Individual

Import Liabilities: Import with balances o...




Processing your request, please wait...

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

Borrower Current: Street Name, City, State, Zip

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 * Nickie Green Loan Number 2505000255 Submitting order on behalf of:				
ORDER INFORMATION ORDER STATUS				
ORDER DATE	REFERENCE NUMBER	PRODUCT	STATUS	DOCUMENTS
06/19/2025 17:10:06 PM	76991805	INDIVIDUAL, [EX , EQ , TU], CREDIT REPORT X	COMPLETED	 ←
06/18/2025 15:34:18 PM	76936572	INDIVIDUAL, [EX , EQ , TU], CREDIT REPORT X	COMPLETED	
06/18/2025 11:38:52 AM	76916592	INDIVIDUAL, [EX , EQ , TU], CREDIT REPORT X	COMPLETED	
06/16/2025 15:50:46 PM	76818208	INDIVIDUAL, [EX , EQ , TU], CREDIT REPORT X	COMPLETED	