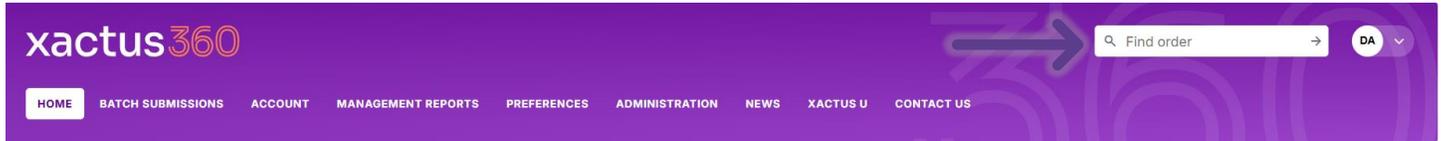


1. Start by logging into Xactus360 and opening the borrowers' file from the home page.



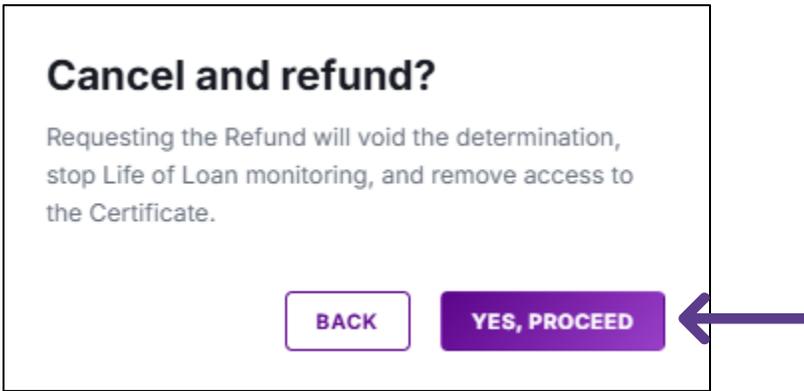
2. At the bottom left of the screen, under Post-Determination Actions. Click on Cancel and Refund.

The image shows a screenshot of a borrower's file page in Xactus360. The page is divided into several sections: Borrower, Property, and Order Details. The Borrower section shows the name "NICKIE GREEN" and a partially redacted SSN. The Property section shows the address "1913 North Woodlawn Ave, Metairie, LA 70001". The Order Details section is a table with the following information:

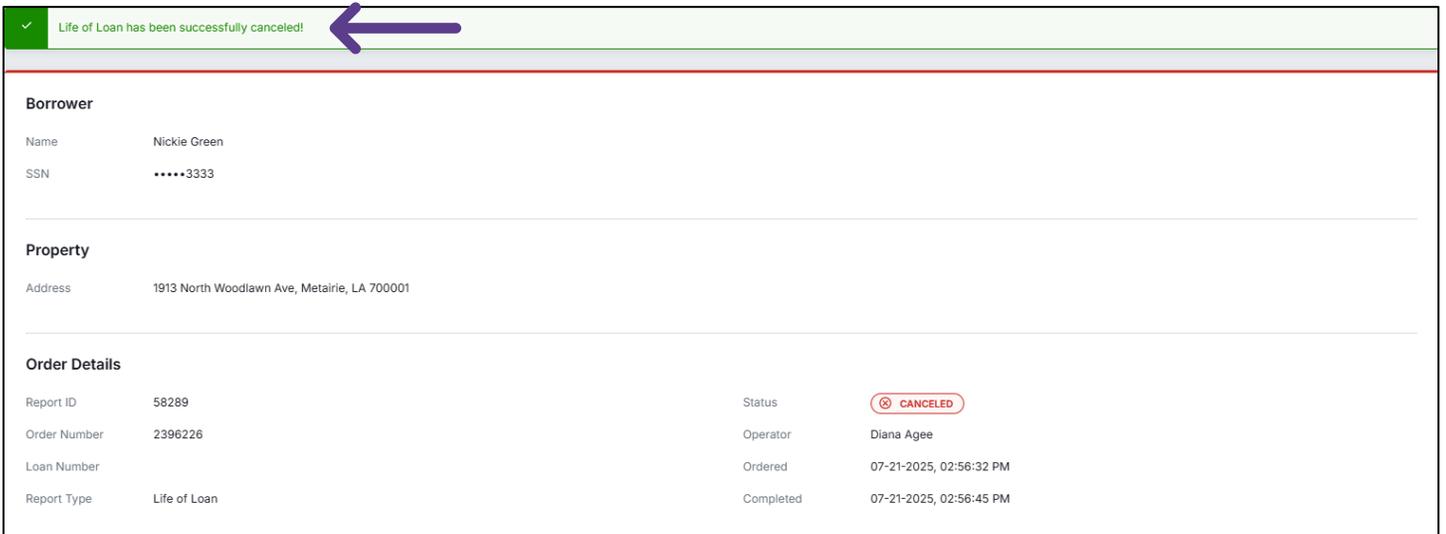
Report ID	58289	Status	✓ COMPLETED
Order Number	2396226	Operator	Diana Agee
Loan Number		Ordered	07-21-2025, 02:56:32 PM
Report Type	Life of Loan	Completed	07-21-2025, 02:56:45 PM

At the bottom left of the page, there is a dropdown menu labeled "POST-DETERMINATION ACTIONS". The dropdown menu is open, showing four options: "Recheck Determination" (with subtext "Dispute or verify"), "Transfer Determination" (with subtext "Transfer the loan to another lender or servicer"), "Cancel and Refund" (with subtext "Loan did not close"), and "Stop Tracking" (with subtext "Loan paid off"). A blue arrow points to the "Cancel and Refund" option. To the right of the dropdown menu, there are two buttons: "VIEW REPORT" and "DOWNLOAD REPORT".

3. A pop up will appear for you to confirm the cancellation. Click Yes, Proceed.



4. A banner will appear at the top showing the Life of Loan has been successfully cancelled! A refund will be applied.



Note: Cancellations are only available on Life of Loan Reports

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