

# Quick Tips:

## *HELPFUL TIPS FOR SUPPLEMENTS*

The logo for Xactus, featuring the word "xactus" in a white, lowercase, sans-serif font, followed by a stylized "X" symbol. The background of the logo is a dark purple and blue gradient with a bokeh effect of light spots.

### **HELP US HELP YOU!**

A Credit Supplement Request is often used to clarify incomplete, missing, or questionable data on tradelines, public records, and employment histories.

When a credit Supplement is ordered, it's our job at Xactus to make sure we have all the data we need to complete the requested order in a timely manner.

In most cases, this cannot be done without a few key pieces of information from you and your borrower:

- Account/Tradeline Information
  - Account Number
  - State exactly what is to be updated
  
- Reliable Contact Phone Number for the Borrower
  - Cell/Home/Work – however we can reach your borrower
  
- Signed Borrower Authorization
  - In some instances, we will need a signed borrower authorization as some Creditors will not accept conference calls.
  - Some Creditors also will not accept electronic signatures so please try to provide only wet signed Authorizations

We urge you to please contact your borrower ahead of time to let them know a conference call with a Xactus Customer Service representative may be required to complete the requested supplement. By communicating with the consumer so they are aware of the possible conference call, it will alleviate any hesitancy they may have to speak with us.

Upon request, we have bilingual representatives ready to assist in those areas as well.

Lastly, when your borrower calls to complete the conference call with Xactus, have them call us at 800-258-3488 and choose Option #1. Anyone in Customer Service will be able to assist with the conference call.

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