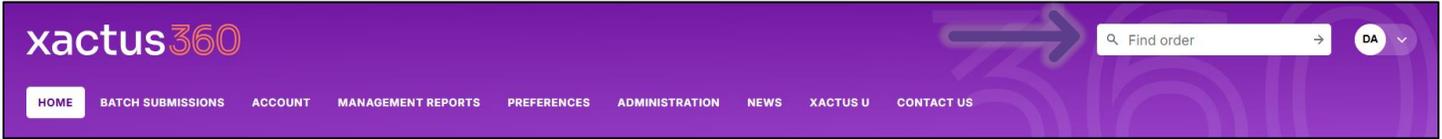


1. Start by logging into Xactus360 and opening the borrower's file from the home page.



2. On the left-hand side under Actions, Click Reassign Report Owner.

Actions:

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order RescoreX](#)
- [Lexis Nexis Liens & Judgments](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Experian Precise ID](#)
- [Reassign Report Owner](#)
- [Cancel Report \(Allow Repull\)](#)
- [Upload Supporting Docs](#)
- [Convert to Mortgage Only](#)
- [Trigger Product Bundle](#)

Options:

- [Subscriber Directory](#)
- [View Authorization](#)

Borrower		Co-Borrower	
Borrower:	Christmas Snow	SSN:	123-10-3333
Address:	99 North Pole Milford, CT, 06460		
Email:		Phone:	
Scores			
	TransUnion	Experian	Equifax
FICO:	765	786	[775]
FICO® Score Mortgage Simulator:	Order		
Xcel ScoreX (?)	Order		
Summary			
Accounts:	54	Balance:	\$213,598
Open Accounts:	25	Payment:	\$2,089
Delinquent Accounts:	0	Past Due:	\$0
Details			
Loan Number:		Save	Status: Completed
Report ID:	78012731		Entered: 07-14-2025, 10:57:24 AM
Report Type:	Credit Report X		Completed: 07-14-2025, 10:57:27 AM
Operator:	Diana		Account: XACTUS TEST ACCOUNT

3. Toggle next to the report to compare and select either Compare Reports or View Side-by-Side.

Compare Reports

- File-78012731
- SNOW, CHRISTMAS / 123-10-3333
- TUC,EXP,EQX

Search Results										
Borrower	Bureau(B)	SSN(B)	Co-Borrower	Bureau(C)	SSN(C)	Product	Report ID	Ordered	Operator	
<input checked="" type="radio"/>	SNOW, CHRISTMAS	TUC,EXP,EQX	123-10-3333			Merge(3)	78012778	07-14-2025	Diana Agee	

[Compare Reports](#)

*additional charge may apply

[View Side-By-Side](#)

07/14/2025

4. Here is an example of Compare Report. Choose the data to include in the comparison by checking any available boxes. You may uncheck any unneeded boxes as well. The files will be divided by Report ID.



370 REED ROAD, SUITE 100, BROOMALL, PA 19008
800-243-0120 Fax: 800-942-9451

Print

Requested By: Diana Agee
Loan Number:
Ordered: 07/14/2025

Prepared For:
 XACTUS TEST ACCOUNT (DF1234DG)
 370 REED ROAD
 BROOMALL, PA 19008

Report ID	Ordered Date	Borrower
78012731	07/14/2025	SNOW, CHRISTMAS / 123-10-3333
78012778	07/14/2025	SNOW, CHRISTMAS / 123-10-3333

Borrower
 Bureau
 Experian
 TransUnion
 Equifax

Include Changes (Tradeline) Date of Last Activity Date Reported Months Reviewed

Collapse All
Expand All

General Information

TransUnion	78012731-B	78012778-B
First Name	CHRISTMAS	CHRISTMAS
Middle Name	M	M
Last Name	SNOW	SNOW
SSN	123-10-3333	123-10-3333
Experian	78012731-B	78012778-B
First Name	CHRISTMAS	CHRISTMAS
Middle Name	M	M
Last Name	SNOW	SNOW
SSN	123-10-3333	123-10-3333
Equifax	78012731-B	78012778-B
First Name	CHRISTMAS	CHRISTMAS
Middle Name	M	M
Last Name	SNOW	SNOW
SSN	123-10-3333	123-10-3333

5. Please note the Date of Last Activity, Months Reviewed, Date Reported changes are excluded from the comparison. The differences will be listed in the Comments sections on the right-hand side.

Collapse All
Expand All

*Date of Last Activity, Months Reviewed, Date Reported changes excluded from comparison.

Tradelines												
File No.	Creditor	Account Number	Date Reported DLA	Date Opened	High Credit Terms	Balance Past Due Amount	Months Reviewed	Times Past Due			Manner of Payment	Comments
								30	60	90+		
44380890-B	BACONS		07/01/2019	01/01/2002	\$2,461	\$0	99	0	2	0	As Agreed (01) TUC	Data not found in file # 44341675 - B
	100455	07/01/2019	MIND		\$0							
44380890-B	BANK ONE KENTUCKY		11/01/2022	01/01/2003	\$1,443	\$0	99	0	0	0	As Agreed (01) TUC	Data not found in file # 44341675 - B
	523800	11/01/2022	MIND		\$0							

07/14/2025

6. Here is a sample of the Side-by-Side view of the reports.



370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120 Fax: 800-942-9451

Credit Report X

XACTUS TEST ACCOUNT Client Code: DF1234 Ordered: 07/14/2025 Report
370 Reed Road Requested By: Diana Agee Released: 07/14/2025 Repost
Suite 100 Loan Number: Reissued: Price:
Broomall, PA 19008

Borrower		Co-Borrower	
Name: Christmas Snow	Name: Christmas Snow	SSN: 123-10-3333	SSN: 123-10-3333
Current Address: 99 North Pole, Milford, CT 06460	Current Address: 99 North Pole, Milford, CT 06460		

TransUnion	Experian	Equifax	TransUnion	Experian
FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5		
765	786	[775]		

Credit Summary									
Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	High Credit	Balance	Most Recent Late	
Mortgage	8	1	0	\$0	\$1,618	\$1,244,000	\$189,691		
Revolving/Credit Line	33	23	0	\$0	\$150	\$226,760	\$9,625		
Auto	3	1	0	\$0	\$321	\$38,319	\$14,262		
Education	3	0	0	\$0	\$0	\$16,100	\$0		
Other Installment	7	0	0	\$0	\$0	\$32,694	\$0		
Totals	54	25	0	\$0	\$2,089	\$1,557,873	\$213,598		

Public Records: 0 Available Credit: \$177,581 Total Debt Balance secured: \$203,973
Collections/Charge offs: 0 Revolving/Credit Line Used: 5% Total Debt Balance unsecured: \$9,625 Revolvi
Bankruptcy: No Inquiries: 1 Total High Credit: \$412,206 Authorized User Accounts: 1



370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120 Fax: 800-942-9451

Credit Report X

XACTUS TEST ACCOUNT Client Code: DF1234 Ordered: 07/14/2025 Report
370 Reed Road Requested By: Diana Agee Released: 07/14/2025 Repost
Suite 100 Loan Number: Reissued: Price:
Broomall, PA 19008

Borrower		Co-Borrower	
Name: Christmas Snow	Name: Christmas Snow	SSN: 123-10-3333	SSN: 123-10-3333
Current Address: 99 North Pole, Milford, CT 06460	Current Address: 99 North Pole, Milford, CT 06460		

TransUnion	Experian	Equifax	TransUnion	Experian
FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5		
765	786	[775]		

Credit Summary									
Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	High Credit	Balance	Most Recent Late	
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Education	3	0	0	\$0	\$0	\$16,100	\$0		
Other Installment	7	0	0	\$0	\$0	\$32,694	\$0		
Totals	54	25	0	\$0	\$2,089	\$1,557,873	\$213,598		

Public Records: 0 Available Credit: \$177,581 Total Debt Balance secured: \$203,973
Collections/Charge offs: 0 Revolving/Credit Line Used: 5% Total Debt Balance unsecured: \$9,625 Revolvi
Bankruptcy: No Inquiries: 1 Total High Credit: \$412,206 Authorized User Accounts: 1

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