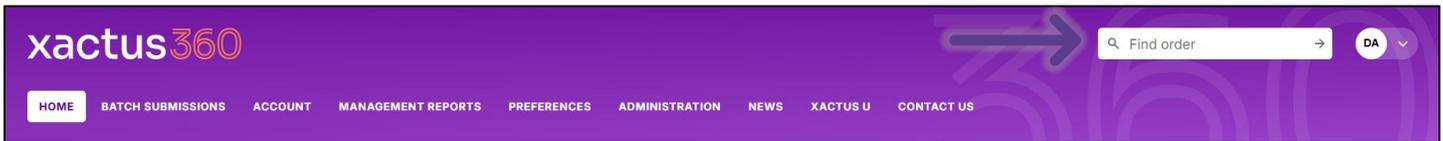


1. Start by logging into Xactus360 and opening the borrower's file from the home page.



2. On the left-hand side under Options, Click Customize Report.

**Actions:**

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

**Options:**

- [Subscriber Directory](#)
- [View Authorization](#)
- [Letter Of Explanation](#)
- [ezLOE](#)
- [Consumer Copy](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)

Borrower		Co-Borrower	
Borrower: Suzi Builder      SSN: 999-60-6666		<a href="#">Add Co-Borrower</a>	
Address: 5404 5404 Pawnee Trail			
Louisville, KY, 40207			
Email:		Phone:	
Scores			
	TransUnion	Experian	Equifax
FICO:	619	[ 625 ]	630
FICO® Score Mortgage Simulator:		<a href="#">Order</a>	
Xcel ScoreX (i):		<a href="#">Order</a>	
Summary			
Accounts: 19		Balance: \$144,307	
Open Accounts: 14		Payment: \$1,401	
Delinquent Accounts: 0		Past Due: \$0	
Details			
Loan Number:	<input type="text"/>	<input type="button" value="Save"/>	Status: Completed
Report ID:	77830499		Entered: 07-09-2025, 11:54:38 AM
Report Type:	Credit Report X		Completed: 07-09-2025, 11:54:42 AM
Operator:	Diana Agee		Account: XACTUS TEST ACCOUNT (DF1234DG)
Available Reports			
	Report Type	Date	Format
<a href="#">View</a>	<a href="#">Download</a>	Credit Report X	07-09-2025, 11:54:42 AM
			PDF

- If Trended Data is needed on the report, check the include Trended Data box. To sort the tradelines into a specific order, toggle the needed option. Lastly, if Underwriting alerts are needed, check the Include Alerts box. When all is complete, please click Save.

Include Trended Data

Change Trade Sort Order

Creditor name

Highest balances

Delinquencies first, then by creditor name

Delinquencies first, then highest balances

Creditor name, with delinquencies last

Highest balances, with delinquencies last

Include Underwriting Alerts

Save ←

- A new copy of the report will appear on the screen for review.

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

**Credit Report X**

XACTUS TEST ACCOUNT  
370 Reed Road  
Suite 100  
Broomall, PA 19008

Client Code: DF1234DG  
Requested By: Diana Agee  
Loan Number:

Ordered: 07/09/2025  
Released: 07/09/2025  
Reissued:

Report ID: [77830499](#)  
Repositories: TUC/EXP/EQX  
Price: \$80.75

Order Verifications

Borrower	Co-Borrower
<p>Name: Suzi Builder SSN: 999-60-6666 Current Address: 5404 5404 Pawnee Trail, Louisville, KY 40207</p>	<p>Name: SSN: Current Address:</p>

Credit History												
W	E	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Account Status
h	h	o										
s	s	a		DLA	Credit Limit	Terms	Maximum Delinquency					Account Type
e	e											
Derogatory Accounts												
<b>B</b>	<b>I</b>	<b>HOBS BANK</b> XXX7665 Credit Card 30-59 Days Late: 08/2022, 07/2022	06/01/2025	03/01/2018	\$4,513	\$3,673	\$0	51	2	0	0	As Agreed Rev TUC/EXP/EQX
						MIN \$80	08/2013, \$160, 30-59 Days Late					*

Trended Data		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	2023	Scheduled					\$80	\$80	\$80	\$80	\$80	\$80	\$80
		Actual					\$432	\$432	\$752	\$83	\$778	\$426	\$688
		Past Due					\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Balance					\$432	\$752	\$83	\$778	\$426	\$688	\$298
		High Credit					\$432	\$752	\$752	\$778	\$778	\$778	\$778
		Credit Limit					\$4,513	\$4,513	\$4,513	\$4,513	\$4,513	\$4,513	\$4,513

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