

1. Start by logging into Xactus360 and from the home page, click Order Credit Report.

The screenshot shows the Xactus360 home page with a navigation menu at the top. Below the menu, there are four main categories: Credit, Income & Employment, Property Solutions, and Fraud Detection. The 'Credit' category is highlighted with a blue box and a blue arrow pointing to it. Under 'Credit', there are three options: Credit Report X, Undisclosed Debt X, and Business Report X. Under 'Income & Employment', there are three options: Tax Transcript X, Income Verification X, and Asset Verification X. Under 'Property Solutions', there are three options: Flood Report X, Valuation Model X, and Appraisal X. Under 'Fraud Detection', there are three options: LoanShield X, Fraud Report X, and Social Security Verification X.

2. Under 'Select type of credit report', choose Pre-QualificationX. Choose the bureaus needed. Then, complete the applicant's information including First Name, Last Name, SSN and Address.

The screenshot shows the 'Report Order Information' form. The 'Company Identifier' dropdown is set to 'Main'. The 'Select type of credit report' dropdown is set to 'Pre-QualificationX'. The 'Loan Number/ID' field is empty. The 'File Access PIN' field is empty. The 'Include TransUnion', 'Include Experian', and 'Include Equifax' checkboxes are all checked. Below the form, there are two sections: 'Borrower:' and 'Co-Borrower:'. The 'Borrower:' section has the following information filled in: First Name: ALAN, Last Name: BROWN, SSN: 123004444, Marital Status: Unknown, and Street Address: 800 CLEVELAND AV, City: BROWNS, ST: OH, Zip: 44070. The 'Co-Borrower:' section is mostly empty, with 'Enter a location' in the Street Address field.

3. If you wish to pay by credit card, please fill in this information as well. When all is complete, click Submit.

Credit Card Information:

I authorize the use of the card below to pay for this order
 Don't pay for this order by credit card

First Name Last Name

Company

Address

City State Zip

Card Type
Visa

Card Number

Expiration Date
August (08) 2022

Save as default
NO

←

4. The report will automatically open on your screen when complete.



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



Pre-Qualification X

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

Client Code: DF1234
Requested By: Diana Agee
Loan Number:

Ordered: 07/11/2025
Released: 07/11/2025
Reissued:

Report ID: [77939380](#)
Repositories: TUC/EXP/EQX
Price: \$60.50

[Order Verifications](#)

Borrower
Co-Borrower

Name: Alan Brown
SSN: 123-00-4444
Current Address:
800 Cleveland Av, Browns, OH 44070

Name:
SSN:
Current Address:

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5			
723	742	[732]			

Fraud Messages

Date	Reported On	Comment
07/11/2025	TUC-B1	ID MISMATCH ALERT: SURNAME DOES NOT MATCH. *

Credit Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	High Credit	Balance	Most Recent Late	Historical Late Payments			
									Accounts 30 Days	60 Days	90+ Days	
Mortgage	2	1	0	\$0	\$2,238	\$334,000	\$144,497		0	0	0	0
Revolving/Credit Line	13	7	0	\$0	\$109	\$68,920	\$5,913	09/21	1	1	1	4
Auto	0	0	0	\$0	\$0	\$0	\$0		0	0	0	0
Education	0	0	0	\$0	\$0	\$0	\$0		0	0	0	0
Other Installment	0	0	0	\$0	\$0	\$0	\$0		0	0	0	0
Totals	15	8	0	\$0	\$2,347	\$402,920	\$150,410		1	1	1	4

Public Records:	0	Available Credit:	\$23,048	Total Debt Balance secured:	\$144,497	Utilization %:	43%
Collections/Charge-offs:	0	Revolving/Credit Line Used:	20%	Total Debt Balance unsecured:	\$5,913	Revolving Utilization %:	9%
Bankruptcy:	No	Inquiries:	2	Total High Credit:	\$193,320	Dispute Count:	1
		Authorized User Accounts:	0			Oldest Tradeline:	07/1994

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