

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



2. On the left-hand side under Options, click ezLOE.



**Actions:**

- [Copy/Merge/Unmerge](#)
- [Order SupplementX](#)
- [Order Xpress Update](#)
- [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](#)
- [FlexCredit](#)

**Options:**

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

Borrower		Co-Borrower		
Borrower:	Nickie Green	SSN:	123-00-3333	
Address:	100 Terrace Av  West Haven, CT, 06516			
Email:		Phone:		
Scores				
	<b>TransUnion</b>	<b>Experian</b>	<b>Equifax</b>	
FICO:	730	732	734	
FICO® Score Mortgage Simulator:	<a href="#">Order</a>			
Xcel ScoreX (?)	<a href="#">Order</a>			
Summary				
Accounts:	33	Balance:	\$16,742	
Open Accounts:	25	Payment:	\$197	
Delinquent Accounts:	0	Past Due:	\$0	
Details				
Loan Number:	<input type="text"/>	<a href="#">Save</a>	Status: Completed	
Report ID:	78770698		Entered: 07-30-2025, 11:19:03 AM	
Report Type:	Credit Report X		Completed: 07-30-2025, 03:56:35 PM	
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	07-30-2025, 03:56:35 PM	PDF
<a href="#">View</a>	<a href="#">Download</a>	Credit Report X	07-30-2025, 03:27:46 PM	PDF
<a href="#">View</a>	<a href="#">Download</a>	Credit Report X	07-30-2025, 11:19:08 AM	PDF

07/31/2025

1. All derogatories will automatically be checked, but you can Select all or Deselect All by clicking the box at the top. Select all liabilities, inquiries, addresses and name variations that need an explanation and include an optional note for the borrower to provide clarification. The explanation field can be used if the borrower was interviewed verbally and all that is needed is the borrower's confirmation and signature..

Letter of Explanation

Order ezLOE

Select/Deselect All

Liabilities						
Include	Name	Account Number	Date Opened	Balance	Owner	Source
<input checked="" type="checkbox"/>	AHM	XXXXXXXXXXXX1112	12-2020	0	Borrower	Equifax

Note:

Explanation:

2. Once all are checked, scroll to the bottom and enter the borrower's email address and/or mobile number. Then click Submit

ezLOE Fee:

**Send verification link to borrower/co-borrower via:**

**Borrower**

Email:

Mobile Phone:

\* Either Email or Mobile must be provided, if Email and Mobile are provided a link will be sent both ways. Providing a Mobile Phone # authorizes Xactus to Text Borrower, data rates may apply.

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