

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



2. On the left-hand side under Options, click Letter of Explanation.



**Credit ReportX**

Find order

DA ▼

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**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	<a href="#">Add Co-Borrower</a>	
Address: 100 Terrace Av			
West Haven, CT, 06516			
Email:	Phone:		
Scores			
	TransUnion	Experian	Equifax
FICO:	730	732	734
FICO® Score Mortgage Simulator:	<a href="#">Order</a>		
Xcel ScoreX <span style="font-size: small;">(?)</span> :	<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"/>	<input type="button" value="Save"/>	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

3. It will automatically check the derogatories, but you can Select all or Deselect All by clicking the box at the top.

Order LOE

Select/Deselect All

**Liabilities**

Include	Name	Account Number	Date Opened	Balance	Owner	Source	Past Due	30/60/90+	Account Status
<input checked="" type="checkbox"/>	AHM	XXXXXXXXXXXX1112	12-2020	0	B	EQX		4/3/0	CURRENT
Note:									
Explanation:									
<input type="checkbox"/>	AMEX	XXXXXXXXXXXX2541	10-2020	5,883	B	EXP		0/0/0	CURRENT
<input type="checkbox"/>	BK OF AMER	XXXXXXXXXXXX2963	07-2023	1,377	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	BOA MBNA	4681	05-2024	2,969	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	BOA MBNA	7134	01-2018	0	B	EXP		0/0/0	CURRENT
<input type="checkbox"/>	CAPITAL 1 BK	XXXXXXXXXXXX0666	08-2022	302	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	CHASE	XXXXXXXXXXXX3543	03-2025	5,379	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	CITI	XXXXXXXXXXXX2340	09-2022	0	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	CONSECO	XXXXXXXXXXXX1133	12-2018	0	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	DSNB MACYS	XXXXX0409	08-2019	0	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	FILENES	X2800	04-2017	0	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	FST USA BK B	XXXXXXXXXXXX9950	02-2016	0	B	TUC	0	0/0/0	CURRENT
<input checked="" type="checkbox"/>	FST USA BK B	XXXXXXXXXXXX0931	05-2017	0	B	TUC	0	2/1/0	CURRENT
Note:									
Explanation:									

4. To customize The Letter of Explanation, deselect all, then check the boxes of the liabilities, inquiries, addresses and name variations you would like to include in the Letter of Explanation. As a box is checked, it will open a Notes and Explanation field to enter any information. Once you have completed all fields scroll to the bottom and click Submit.

Select/Deselect All

**Liabilities**

Include	Name	Account Number	Date Opened	Balance	Owner	Source	Past Due	30/60/90+	Account Status
<input type="checkbox"/>	AHM	XXXXXXXXXXXX1112	12-2020	0	B	EQX		4/3/0	CURRENT
<input checked="" type="checkbox"/>	AMEX	XXXXXXXXXXXX2541	10-2020	5,883	B	EXP		0/0/0	CURRENT
Note: Include any additional questions for clarification to the borrower.									
Explanation: Add the borrower explanation if interviewed verbally.									
<input type="checkbox"/>	BK OF AMER	XXXXXXXXXXXX2963	07-2023	1,377	B	TUC	0	0/0/0	CURRENT
<input type="checkbox"/>	BOA MBNA	4681	05-2024	2,969	B	TUC	0	0/0/0	CURRENT
<input checked="" type="checkbox"/>	BOA MBNA	7134	01-2018	0	B	EXP		0/0/0	CURRENT
Note:									
Explanation:									
<input type="checkbox"/>	CAPITAL 1 BK	XXXXXXXXXXXX0666	08-2022	302	B	TUC	0	0/0/0	CURRENT

5. A new Liability can be added as well by clicking Add button at the bottom of a section. A section will drop down, check the box, and enter the needed information. Then, click Add.

<input checked="" type="checkbox"/>	New Liability	abc123456789	Date format: MM-YYYY	Borrower	Manual addition
Note:	ability				
Explanation:					
<b>Add</b>					



6. A copy of the Letter of Explanation will display to print and share.

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**XACTUS**  
**370 REED ROAD, SUITE 100, BROOMALL, PA 19008**  
**Tel.: 800-243-0120**

Green, Nickie  
 100 Terrace Av , West Haven, CT 06516

July 31, 2025  
 Report ID: 78770698

**CREDIT ACCOUNT:**

Credit Account: AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329 800-874-2717 Account Number: XXXXXXXXXXXX2541	Type: Revolving  Owner: Borrower
Balance: \$5883 (as of 05-2025) Account Opened: 10-2020 Current Status: CURRENT Comment: Curr Acct	Months reviewed: 1 Times 30 days late: 0 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date:
Note: Include any additional questions for clarification to the borrower.	
Explanation: Add the borrower explanation if interviewed verbally.	

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