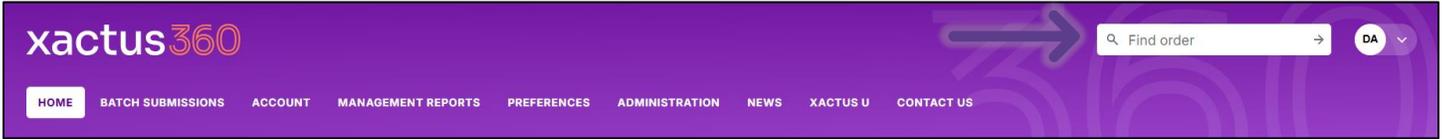


1. Start by logging into Xactus360 and opening the borrower's file from the home page.



2. Open the credit report and scroll to the Credit History section. Then, select the Individual Repository Return Information Link.

Credit History												
W	E	C	Date	Date	High	Balance	Past	Mo	30	60	90	Account Status
h	O	O	Rprtd	Opened	Credit		Due	Rev			+	
s	A	A			Limit	Terms	Maximum					Account Type
e				DLA			Delinquency					
B	I	LANE BANK XX7771 Paid: 06/2025 Rental Agreement	06/01/2025	05/01/2020 --/----	\$9,000 \$9,000	\$9,000 48M/\$1000	\$0 Current	36	0	0	0	As Agreed Inst TUC/EXP/EQX
B	I	GMAC X9184 Automobile	06/01/2025	04/01/2022 06/01/2025	\$11,900 \$11,900	\$5,979 60M/\$245	\$0 Current	36	0	0	0	As Agreed Inst TUC/EXP/EQX
B	I	UNIVERSAL VISA XXXXXX5239 Credit Card	06/01/2025	12/01/2011 06/01/2025	\$10,000 \$10,000	\$950 MIN \$25	\$0 Current	36	0	0	0	As Agreed Rev TUC/EXP/EQX

3. Once the screen opens, click Trended Data.

W	E	C	Date Reported	Date Opened	High Credit	Balance	Past Due	Months Reviewed	30	60	90+	Account Type MOP
h	O	O										
s	A	A		Last Activity	Credit Limit	Terms	Maximum Delinquency					Source
e												
B	I	GMAC X9184 Automobile	06/01/2025	04/01/2022 06/01/2025	\$11,900 \$11,900	\$5,979 60M/\$245	\$0 Current	36	0	0	0	Inst/As Agreed TUC-A1
		Trended Data										
B	I	GMAC X9184 Auto Loan / Curr Acct	06/01/2025	04/01/2022 06/01/2025	\$11,900 \$11,900	\$5,979 60M/\$245	\$0	36	0	0	0	Inst/As Agreed EXP-A1
		Trended Data										
B	I	GMAC X9184	06/01/2025	04/01/2022 06/01/2025	\$11,900 \$11,900	\$5,979 60M/\$245	\$0	36	0	0	0	Inst/As Agreed EQX-A1
		Trended Data										

4. Another way to view Trended Data is from the Credit Report screen. Under Options, click Customize Report.

Credit ReportX

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](#)
- [Letter Of Explanation](#)
- [ezLOE](#)
- [Consumer Copy](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)**

Borrower
 Borrower: Penny Public SSN: 999-60-3000
 Address: 2935 Augusta
 San Luis Obispo, CA, 93401
 Email: Phone:

Co-Borrower
[Add Co-Borrower](#)

Scores

	TransUnion	Experian	Equifax
FICO:	640	650	670
FICO® Score Mortgage Simulator:	Order		
Xcel ScoreX (?):	Order		

Summary

Accounts: 11	Balance: \$19,248
Open Accounts: 9	Payment: \$1,358
Delinquent Accounts: 4	Past Due: \$0

Details

Loan Number: <input type="text"/>	Save	Status: Completed
Report ID: 78022137		Entered: 07-14-2025, 12:37:25 PM
Report Type: Credit Report X		Completed: 07-14-2025, 12:37:30 PM
Operator: Diana Agee		Account: XACTUS TEST ACCOUNT (DF1234DG)

Available Reports

	Report Type	Date	Format
View Download	Credit Report X	07-14-2025, 12:37:30 PM	PDF

Events +

5. Check the box 'Include Trended Data' then 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](#) ←

6. Trended Data will now appear under the Credit History section under each tradeline.

Credit History (continued)														
W h o s e	E C O A	Creditor Name	Date Rptd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90	Account Status		
		Acct Number	DLA	Credit Limit	Terms	Maximum Delinquency			Account Type					
B	I	GMAC X9184 Automobile	06/01/2025	04/01/2022 06/01/2025	\$11,900 \$11,900	\$5,979	\$0	36	0	0	0	As Agreed Inst TUC/EXP/EQX		
Trended Data			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023		Scheduled							\$245	\$245	\$245	\$245	\$245	\$245
		Actual							\$245	\$245	\$245	\$245	\$245	\$245
		Past Due							\$0	\$0	\$0	\$0	\$0	\$0
		Balance							\$11,614	\$11,369	\$11,124	\$10,879	\$10,634	\$10,389
		High Credit							\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900
		Credit Limit							\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900
2024		Scheduled	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245
		Actual	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245
		Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Balance	\$10,144	\$9,899	\$9,654	\$9,409	\$9,164	\$8,919	\$8,674	\$8,429	\$8,184	\$7,939	\$7,694	\$7,449
		High Credit	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900
		Credit Limit	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900
2025		Scheduled	\$245	\$245	\$245	\$245	\$245	\$245						
		Actual	\$245	\$245	\$245	\$245	\$245	\$245						
		Past Due	\$0	\$0	\$0	\$0	\$0	\$0						
		Balance	\$7,204	\$6,959	\$6,714	\$6,469	\$6,224	\$5,979						
		High Credit	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900						
		Credit Limit	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900	\$11,900						

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