



1. Pre-application

- Lead generation
- StartMyApplication X
- QualifyMeNow X
- Pre-Qualification X
- Pre-App X



2. Application

- Credit Report X/Tri-merge credit report
- Trended data credit reports
- Credit score disclosure reports that can be mailed (optional) on your behalf/FACTA
- Score optimization tools
 - FICO[®] Score Mortgage Simulator
 - Rescore X
 - Xcel Score X
- Fraud Report X
 - Borrower Detail Report
- The LexisNexis[®] RiskView[™] Liens & Judgments Report
- Identify Verifications
 - Equifax FraudIQ
 - TransUnion IDVision
 - Experian Fraud Shield
- OFAC Alerts/Credit report authentication



3. Processing

- Supplement X
- Employment Verification X and Income Verification X Waterfall
 - The Work Number[®]
 - Experian Verify
 - Thomas and Company[®]
 - Manual Verifications
- Asset Verification X
 - Deposit Verification X
 - AccountChek[®]
 - Plaid[®]
- Appraisal X, by Xiris Valuations
- Appraisal Firewall X
- Valuation Model X
- Undisclosed Debt Verification X
- Flood Report X
- Tax Transcript X
 - Automated IRS data feeds
 - 4506-C & 8821
- Social Security Verification X
 - SSA
 - Internal Revenue Service
- Fraud Report X
- Property Detail Report
- Verisite X Collateral Data Reports and Mobile Property Inspections



4. Underwriting

- COMPARE comparison reports
- Valuation Model X
- Supplement X
- Fraud Report X
 - Participant Report
- Appraisal Scorecard X
- Verisite X Collateral Data Reports and Mobile Property Inspections



5. Pre- and Post-Closing/Servicing

- Undisclosed Debt Verification X
- Refreshed credit reports
- QC Review X
 - Pre-Funding
- Final Asset Verification X
- Final Employment Verification X, Income Verification, and Reverifications
 - The Work Number[®]
 - Experian Verify
 - Thomas and Company[®]
 - Manual Verifications
- Mortgage Participant Detail Report
- Post-closing QC
- QC Forensic Reviews
- Portfolio Monitoring X
- HDMA Reporting
- Flood Report X
- Appraisal Scorecard X
- Verisite X Collateral Data Reports and Mobile Property Inspections

* The Work Number[®] is a service provided by TALX Corporation, provider of Equifax Workforce Solutions. TALX Corporation is a wholly owned subsidiary of Equifax Inc. Xactus is an authorized reseller of certain products and services ordered by TALX Corporation.

Advancing Delivery of the Modern Mortgage with Intelligent Verification

xactus360
Intelligent Verification PlatformSM

Xactus, the market's leading verification partner, has created a new class of technology that harnesses real-time insights to power automated actions — enabling a fundamental shift from static, manual workflows to a data-driven, scalable platform.

Redefine how, what and when you verify with our industry-first Intelligent Verification Platform, Xactus360.

50M

Verification data
products delivered

20M

Borrowers

10K

Unique lenders

65K

Xactus360 users

Embrace Dynamic Workflows for More Efficiency and Less Waste

By combining data-at-scale, advanced AI technology, and deep domain expertise, Xactus has built the intelligence necessary for clients to customize Xactus360, our user-centric technology platform, to their specific needs. Through a cascade of relevant verification data, clients eliminate unnecessary data pulls and improve next-best actions. Reduce your consumption, waste, and total verification costs by working with our domain experts to reimagine and transform your product mix and workflow processes.

Close More Loans More Quickly With Better, Faster Decisions

With our unprecedented reach and data scale, commitment to ongoing technology excellence and customer service, Xactus empowers lenders with the right data at the right time to transform their day-to-day verification processes and make faster, better loan decisions. With integrations into existing POS and LOS systems, Xactus360 seamlessly advances delivery of the modern mortgage.

Work With the Leader in Verification Technology

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