



2915 W. Bitters Road, Suite 102

San Antonio, Texas 78248

directionshomeloan.com nmls 214519

Open Xactus report and click on

Home	My Reports	Preferences	News	Xactus U																				
rviewer Derek Peltier Number: 24031414651																								
Credit ReportX	Add	Actions: <ul style="list-style-type: none"> Copen/Morae/Unimprge Credit BULKX Credit Syncments Credit RescoreX Leads New/Lens & Judgments Refurn Report Compare Reports Submit Service Request Download Leads Data/1003 Experian Pre-iss ID 																						
Pre-QualificationX	Order	Service Orders: Rapid Update: Order ID: 20491238 Status: Pending Date: 04-18-2024, 11:08:30 AM Ordered: Special instructions: TIGRCOVER-update to paid as agreed TIGR-CORP-update to paid as agreed																						
Undisclosed Debt VerificationX	Order	Borrower: Derek Peltier SSN: 438-79-2271 Add Co-Borrower Address: 1707 S Grand Park Way Meridian, ID, 83642 Email: Phone: 208-580-8192																						
Tax TranscriptX	Info	Scores <table border="1"> <thead> <tr> <th></th> <th>TransUnion</th> <th>Experian</th> <th>Equifax</th> </tr> </thead> <tbody> <tr> <td>FICO</td> <td>538</td> <td>512</td> <td>[514]</td> </tr> <tr> <td>Credit Access</td> <td>>110</td> <td>>113</td> <td>>130</td> </tr> <tr> <td>Wayfinder</td> <td>Score</td> <td>Score</td> <td>Score</td> </tr> <tr> <td>Vantage</td> <td>Score</td> <td>Score</td> <td>Score</td> </tr> </tbody> </table>				TransUnion	Experian	Equifax	FICO	538	512	[514]	Credit Access	>110	>113	>130	Wayfinder	Score	Score	Score	Vantage	Score	Score	Score
	TransUnion	Experian	Equifax																					
FICO	538	512	[514]																					
Credit Access	>110	>113	>130																					
Wayfinder	Score	Score	Score																					
Vantage	Score	Score	Score																					
Social Security VerificationX	Info	Options: <ul style="list-style-type: none"> Subscriber Directory Views Authorization Letter Of Explanation Consumer Copy Score Disclosure Advance Action Notice Customer Report 																						
Asset VerificationX	Info																							
Flood ReportX	Info																							
Fraud ReportX	Info																							
		Summary Accounts: 8 Balance: \$21,966 Credit Accounts: 6 Payments: 567																						

Use LO's what if simulator follow the bureau and account instructions



Report ID 57190739
Derek P.
Equifax pulled 4/1/2024
Timeframe: immediate

514
Current Score
from Equifax



564*
Forecast
by CreditXpert

* Forecast is not guaranteed. It is a score prediction by CreditXpert Inc. (not by FICO or a credit bureau).

ACTIONS [Total: \$396]

- Change the status to "Paid as agreed" on the **DISCOVER** account (# 601100xxxxxx, opened 04/2013) after making a payment to improve the status. [Requires: \$210]
- Change the status to "Paid as agreed" on the **CAP ONE** account (# 517805xxxxxx, opened 01/2018) after making a payment to improve the status. [Requires: \$186]

Account	Opened	Reported	High Credit	Balance	Utilization	Type	Status
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Honesty. We lend with transparency.
Hustle. We approve with speed.
Heart. We connect with people.



Supporting documentation must be submitted reporting changes to mortgage servicing, and interest charges to be made, borrower's name, account number (or partial account number), and the current date. All documentation is subject to the repositories approval.

☒ Standard (3-5 business days*)
 ☐ Expert Rescore Review ?
 Fee: \$25.00

☐ Rush (1-2 business days*)

Liabilities						
Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input type="checkbox"/>	CAP1	5156785985453601	07-2022	\$243	Borrower	View
<input checked="" type="checkbox"/>	CAPITAL ONE	517805983953	01-2018	\$1,570	Borrower	View

Repository: Trans Union Experian **Equifax**

Borrower: ☐ ☐ ☒

Request Reason (Check all that apply)

Remove Lates ☐
 Update Status ☒
 Update Balance ☐
 Remove Dispute ☐
 Delete Account ☐
 Other ☐

Comment:

Process with no Supporting Documentation (resulting in higher fees)? ☐

Submitting with documentation, Upload Supporting Documents:

File: Balance Co..._57.651Z.pdf

Note:

Estimated Rapid Order Charges: \$44.00

<input checked="" type="checkbox"/>	DISCOVER BANK	801100187980	04-2013	\$1,405	Borrower	View
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Repository: Trans Union Experian **Equifax**

Borrower: ☐ ☐ ☒

Request Reason (Check all that apply)

Remove Lates ☐
 Update Status ☒
 Update Balance ☐
 Remove Dispute ☐
 Delete Account ☐
 Other ☐

Comment:

Process with no Supporting Documentation (resulting in higher fees)? ☐

Submitting with documentation, Upload Supporting Documents:

File: Gmail - Reg... Account.pdf

Note:

Estimated Rapid Order Charges: \$44.00

