



Quick Start Guide

**Getting Started on the
CreditXpert Platform**

My Credit Pulls Screen

Treat this as your homepage where you can get a snapshot of your applicants, create plans and see plan status.

Search Bar
Search and filter by applicant name or credit report reference number.

Filters
Filter by Branch and Mortgage Advisors

Credit pulls

Plans

Dashboard

Credit pulls

Search credit pulls

More filters

Default

Multi-bureau

CX92EE8137

9/30/2024

Rose Bud

XPN

TU

EFX

633

Current mid

→

660

Target mid

1

Notifications

Waiting to repull

View details

CXFAD2D2E1

9/25/2024

Lady O Lake

XPN

TU

EFX

508

Current mid

→

520

Target mid

5

Notifications

Create plan

CX878E83E7

9/20/2024

Samantha Reyes

XPN

TU

EFX

699

Current mid

→

740

Target mid

CT

FF

KW

WB

Sent to applicant

View details

CX95950FA0

9/15/2024

Asher Blackwood

XPN

TU

EFX

669

Current mid

→

700

Target mid

CT

JN

KW

WB

Ready for applicant

View details

Current Mid-Score
The applicant's initial mid-score is calculated across all three bureaus.

Target Mid-Score
This shows the score that CreditXpert believes the applicant can achieve within 30 days, with the least amount of cash and highest likelihood of success.

Create Plan
Click here to create a plan for this applicant.

Plan Progress
Find the status of the plan created for this credit pull, along with the applicant's plan completion progress.

User Access
Users within your company who have access to this credit pull/plan.

Notifications
Notifications alert you regarding potential underwriting blockers on the applicant's credit report that can help you identify and address issues.

My Plans Screen

Find all your applicant plans here, along with their status.

Access Plan

Click on applicant name to view plan details.

Search Bar

Search existing plans by applicant name, mortgage advisor or credit report reference number.

Filters

Filter by timeframe, progress and branch.

Create Plan

Click here to import a credit file and create a plan

creditxpert

Plans

Dashboard

Manage users

Manage branches

Company settings

Plans

Applicant

Search by applicant

More filters

Applicant	Automated plan	Simulations
Adrian Castillo DUE BY 9/17/2024	Ready for applicant	STALE CREDIT DATA CT
Celeste Stone DUE BY 9/19/2024	Sent to applicant	AK AK CT
Charlie Kane DUE BY 9/17/2024	Draft	STALE CREDIT DATA CT
Dan Lowe DUE BY 10/4/2024	In-progress	CT AS
Rose Bud DUE BY 10/2/2024	Draft	XPN TU EFX CT AS

Rows per page: 10

1-5 of 5

My Create Plan Screen

This is the 'create a new credit plan' screen you will land on when you click on 'Create Plan' from your homepage.

Credit Report Provider
Select your CRA from the dropdown menu

Credit Report Reference Number
Enter the credit report reference number or account number for the applicant you want to create a plan for. You can find this info on your credit report.

Applicant Name
Enter the applicant's last name

Create a new credit plan

Import a credit file to get started

All fields are required

Credit report provider *

Xactus360

Credit report reference number * ⓘ

Applicant last name * ⓘ

Next

Cancel

Import File and Create Plan
Clicking next will import the credit file and create a billable plan for it. Plan will count towards your allotment of plans.

My Plan Builder Screen

This is your automated plan builder where you can view the plan summary, customize if needed and then send the plan to the applicant. Our predictive analytics engine runs hundreds of simulations in just seconds to recommend a plan that gives you the highest target mid score with the least cash required and fewest number of actions within the shortest timeframe and with the highest likelihood.

Plan Builder Navigation

Toggle between Automated Plans, PowerSimulator, and What-If Simulator.

Plans

The ready-to-send default plan is highlighted in green. Click on the plan alternatives to see what it would take to reach a score.

Likelihood

The likelihood of reaching a target score allows you to share the plan confidently with your applicant, trusting that the likelihood of success is high.

Plan Parameters

Adjust parameters to customize plan

Plan Notifications

Notifications alert you regarding potential underwriting blockers on the applicant's credit report that can help you identify and address issues.

Simulation Engine

Click on the menu to access the simulation engine.

Plan Actions

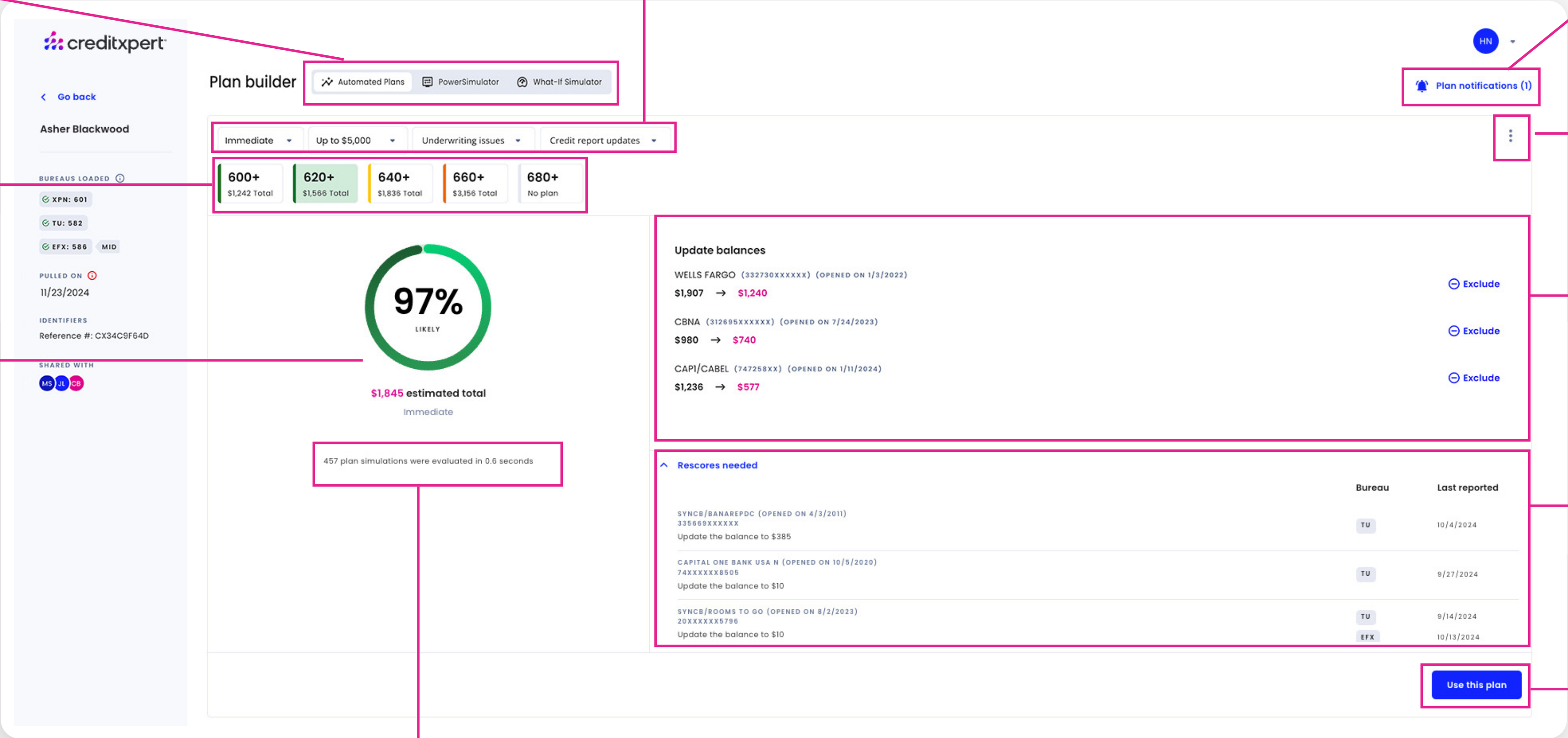
The recommended actions that will help the applicant reach their target score.

Rescores

See exactly which tradelines need rescoring and when tradelines will naturally refresh, so you can save on rescore costs.

Use this Plan

Click to create an active plan and then share it with the applicant via PDF or by inviting them to log in to Applicant Connect.



Simulations

The CreditXpert engine runs hundreds of simulations in just seconds to obtain the best plan with the highest target mid score.

PowerSimulator Screen

Start with an automated plan, manually adjust tradelines, save multiple plans per borrower.

Start with an Automated Plan

Before you simulate a tradeline, our predictive analytics engine runs hundreds of simulations highlighting the most efficient way to achieve a target score.

Applicant actions

As you edit tradelines, see the actions your applicant must take in order to achieve an optimal credit score.

Go back

Asher Blackwood

BUREAUS LOADED

XPN: 660

TU: 669 MID

EFX: 692

PULLED ON

9/15/2025

IDENTIFIERS

Reference #: CX6D39EBC3

SHARED WITH

EE CT

Demo Tools

Plan builder

Automated Plans

PowerSimulator

What-if Simulator

Active Plan

AUTOMATED PLAN

669 → 780+

Current mid Target mid

92%

\$2,669 estimated total • Immediate

Plan options

Immediate

Up to \$5,000

680+ 97% \$264 total

700+ 97% \$811 total

720+ 95% \$1,043 total

740+ 93% \$1,726 total

760+ 92% \$2,272 total

View saved plans

Add or edit account

Reported records

Account	Last reported	Bureaus	High credit	Current Balance	Simulated Balance	Utilization	Type	Status
SUNRISE CREDIT SERVICE for SUDDENLINK (550245xxxxx) (opened on 8/6/2024) NON-MEDICAL DELETED	9/3/2025	XPN, TU		\$264	Paid in full for deletion		Collection	Paid derogat Exclude Delete
MOUNTAIN RUN SOLUTIONS for VIVINT (488183x) (opened on 6/2/2021) NON-MEDICAL DELETED	9/9/2025	XPN, TU		\$314	Paid in full for deletion		Collection	Paid derogat Exclude Delete
SYNCB/ROOMS TO GO (20xxxxx5796) (opened on 7/2/2024)	9/14/2025	XPN, TU, EFX	\$1,500	\$964	\$0	0%	Revolving	Paid as agreed Exclude Delete
LOANCARE LLC (2190xxxx40467) (opened on 6/24/2024)	9/5/2025	XPN, TU, EFX	\$228,779	\$226,520	\$226,520		Installment	Paid as agreed Exclude Delete
SYNCB/BANAREPDC (335669xxxxx) (opened on 3/3/2012)	9/4/2025	XPN, TU, EFX	\$550	\$536	\$159	29%	Revolving	Paid as agreed Exclude Delete

Hide all bureaus

Current Scores

XPN 660

TU 669 MID

EFX 692

Forecast Scores

XPN 660

TU 791

EFX 787 MID

1081 plan simulations were evaluated in 0.1 seconds

Applicant actions (5)

MOUNTAIN RUN SOLUTIONS for VIVINT (488183x) OPENED 6/2/2021

\$314 → Paid in full for deletion

SUNRISE CREDIT SERVICE for SUDDENLINK (550245xxxxx) OPENED 8/6/2024

\$264 → Paid in full for deletion

Rescores needed (8)

Save plan

Use this plan

View saved plans

Look back at previously saved plans you have created.

Add or edit new accounts

Edit existing account information or add a new account to be simulated.

Manually adjust tradeline information

Adjust current balances, simulated balances, and include or exclude specific accounts to see how that impacts a borrowers score improvement plan.

Save multiple plans

Save multiple plans per borrower across different score bins so you don't lose the work you've done.

Send plan to borrower

When you've chosen a plan, send the plan to the borrower so they can begin taking action.

My Plan Details Screen

View the details of the plan as well as the status of each plan action.

Edit Plan

Send Plan

[Credit pulls](#)

Mabel Wong

BUREAUS LOADED

XPN

TU

EFX

CURRENT MID

555 (EFX)

Credit pull

9/9/2024

Reference #: CX7EB574C0

SHARED WITH

ED

ST

View Change Report

Automated plan

560+ (Immediate)

1 Complete plan

Applicant due date: 10/3/2024

Pay Off

LVNVFUNDG 333562XXXXXX4279

Pay Off

LVNVFUNDG 333562XXXXXX3265

Pay Off

JEFFERSNCP 9935XXXXX85

Continue

2 Rescores Needed

3 Repull credit

Edit plan

Send plan

READY FOR APPLICANT

Completed

Not started

Not started

Plan Menu
Access additional options such as editing plan and viewing plan history

Track Applicant Progress
View status of each plan action and next steps. Either you or the applicant (via Applicant Connect) can mark these actions as complete.

Change Report
You no longer need to contact your CRA to understand what actions impacted a change in score between 2 credit reports. Change Report allows you to immediately see the drivers of the score change.

Rescores
Once the plan is completed, expand to view the last reported dates and when tradelines will naturally refresh so you can save on rescore costs.

Welcome to the CreditXpert Support Center

Find help articles, troubleshooting guides, and tutorials

 Search

Visit the CreditXpert Support Center for more in-depth training and educational resources.

CreditXpert Support Center