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Advantage Credit and Ellie Mae Offer Mortgage Professionals Mortgage Loan Fraud Prevention Tools

Pair partners to target mortgage loan fraud and mortgage broker fraud

September 14, 2006 - Pensacola, FL — Advantage Credit International announced today that Advantage Credit's LoanShield technology is now available through Ellie Mae's Encompass[®], Genesis 2000[®] and Contour[™] Mortgage Automation Systems. With this new offering, Ellie Mae users can now integrate mortgage loan fraud protection into each application with the click of a mouse.

Advantage Credit, the Pensacola-based credit reporting agency serving over 20,000 mortgage professionals, developed LoanShield[™] to aid brokers and lenders in the fight against mortgage fraud. LoanShield[™] is a front-end decisioning system that inspects loan files for equity skimming, identity theft, straw buying, property flips, mortgage broker fraud, appraiser fraud, employment misrepresentation and more.

"Fraud prevention services have been widely used by our customers for some time," said David Lewis, Vice President of Marketing at Ellie Mae. "The addition of LoanShield to the ePASS[®] Network puts our customers one click away from the tools our customers require to minimize fraud in every loan—without the need to re-enter information."

LoanShield[™] lowers the risk of fraud-related foreclosures, identifies early payment defaults, detects mortgage broker fraud and produces alerts based on its findings and an at-a-glance Alert Summary Rating of the loan's risk. LoanShield Plus[™] includes a full AVM report with multi-variant models, searches its historical database for previously generated alerts on the submitted borrowers and subject property and provides a Borrower Alert Summary, a Subject Property Alert Summary and an

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Aggregate Alert Summary to help users make timely decisions.

“Advantage Credit has put a strong emphasis on mortgage loan fraud prevention,” said Sergei Khvatkov, chief technology officer of Advantage Credit. “We introduced LoanShield™ and LoanShield Plus™ for fraud prevention at the point of sale and are excited to reach more mortgage professionals through Ellie Mae’s Encompass, Genesis, and Contour LOS applications,” he continued.

For more information about LoanShield™, contact Advantage Credit at 800-600-2510, or visit online at AdvantageCredit.com.

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About Advantage Credit International

Advantage Credit International is the fifth largest credit reporting agency in the industry and is at the forefront of the fight against mortgage fraud. The company provides the easiest-to-read credit reports in the industry and offers products and resources that save time, lower costs, close more loans and prevent fraud. Advantage Credit serves more than 20,000 mortgage professionals nationwide through its customer-centric order and delivery site, Advantage Online and is a five-time *Inc. 500* “Hall of Fame” winner. The company, founded in 1991, is a wholly owned subsidiary of The Adageo Group. For more information on Advantage Credit International, call 800.600.2510 or visit www.AdvantageCredit.com.

About Ellie Mae

Ellie Mae is an award-winning provider of software and services for the mortgage industry, which was recently named to the *Inc. 500* list of America’s fastest growing private companies. Ellie Mae provides a comprehensive line of products and services including the company’s flagship Encompass® mortgage automation system, Contour™ and Genesis 2000® loan origination software, Encompass Websites™ for mortgage brokers, and Ellie Mae Docs™ services for document processing. Ellie Mae’s ePASS® Network is the mortgage industry’s online transaction platform enabling mortgage companies in the United States to easily do business online with dozens of leading lenders and thousands of settlement service providers. Ellie Mae is based in Dublin, California. To learn more about Ellie Mae, visit www.elliemae.com or call (888) 955-9100.

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