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**ADVANTAGE CREDIT INTRODUCES VIEWFAST CREDIT
REPORT**

*New Product Features Integration with CreditXpert and SCORMOR for Alternative
Credit Score Solutions*

PENSACOLA, FLA., October 20, 2005 --- Advantage Credit International announced the launch of its new ViewFast™ report today. ViewFast™ offers brokers and lenders the opportunity to view solutions to increase borrowers' low credit scores or build a credit score if none appears on the report. The ViewFast™ report also has an easier to read format, which Advantage Credit is known for.

Advantage Credit saves brokers time by running borrowers' scores through the CreditXpert Essentials™ scoring model, allowing loan officers a no-cost opportunity to see what the possible scores could be. If no score appears on the report, Advantage Credit provides the broker access to SCORMOR™, Advantage Credit's newest tool for validating and scoring non-traditional credit.

"Our ViewFast™ credit report helps loan officers close more loans faster with the CreditXpert® score improvement feature that can help borrowers qualify for loan programs or better rates and with SCORMOR™, which helps those who may need to use alternative or non-traditional credit," said Ron Litt, president of Advantage Credit.

The score differential shown with the CreditXpert® score improvement feature

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was derived from CreditXpert Essentials™ scoring model, assuming \$3000 of available cash for the payment of accounts. When a score is not generated by the bureau for the borrower, a SCORMOR™ link appears to offer lenders and originators the opportunity to generate a non-traditional credit score based on verified alternative forms of credit.

“ViewFast™ also allows brokers and lenders to clearly and quickly view the important information in a format that easier to read than most other credit providers’ reports,” said Litt.

According to industry power hitters, Advantage Credit’s ViewFast™ report has the best, easiest report format in the business.

“When our customers review their credit in the ViewFast™ report format, they understand what they are looking at,” said Dorothy Estrup, senior mortgage processor at Allied Home Mortgage Capital Corporation. “ViewFast™ makes it so much easier than having to explain how to read the report in addition to explaining what is on the report. It also makes the report easier to look at when speaking with an underwriter or account representative. The ViewFast™ format is clear and concise; there’s no room for having to guess about the information we’re looking at.”

Advantage Credit has loaded these new features on the new ViewFast™ report and on Advantage Online to give the company’s customers creative and information based solutions to help qualify more borrowers.

For more information, contact Amber Jackson, Advantage Credit public relations manager, at 800.600.2510 x2471 or via e-mail at ajackson@advantagecredit.com.

NOTE: Nothing about the way Advantage Credit reports are formatted will be changing.

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About Advantage Credit

Founded in 1991, Advantage Credit is a wholly owned subsidiary of Advantage Plaza, Inc. The company provides credit reports and related services to some 7,000 mortgage brokers and other customers through Advantage Online, and is a 5-time Inc. 500 “Hall of Fame” winner. For more information, contact Amber Jackson at 800.600.2510 x2471, or via e-mail ajackson@advantagecredit.com or visit advantagecredit.com.

About Advantage Plaza

Advantage Plaza Incorporated, headquartered in Pensacola, Fla., was founded in 2000 as a holding company for several information technology companies. The company operates and holds five subsidiaries: Advantage Credit, specializing in mortgage credit reporting; TruApp, providing mortgage fraud detection; Exceptional Closing Network, providing courtesy closing services; ERS Hire, offering background and pre-employment screening services; and Citadel Financial Group, focusing on collection services. Advantage Plaza’s primary and core company, Advantage Credit, is known for being a five-time Inc. 500 “Hall of Fame” winner. For more information on the companies of Advantage Plaza and their product offerings, visit any of the following websites: advantagecredit.com, truapp.com, ershire.com and citadelfinancial.net. Also for more information, contact Amber Jackson at 800.600.2510 x2471, or via e-mail ajackson@adin.net.

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