

April 2004

The Credit Report

Advantage Credit (866) 568-3706

HIGHLIGHTS:

 Premium Mortgage Industry Leads and Direct Marketing Resources

 Advantage Getaway!

Advantage Data Online Mortgage Leads

Increase your business with premium leads and direct marketing services!

Advantage Credit offers a comprehensive resource center, available through a direct link on Advantage Online, offering you end-to-end marketing tools that include multi-sourced mortgage loan prospects; real-time credit bureau data overlays; customizable mortgage direct mailers; and a toll-free response number for tracking.

The Advantage Data Online web center gives you a simple yet comprehensive way to organize your direct marketing tasks. Advantage offers expert consultation to tailor marketing programs for each individual and company. Volume pricing is also available.

Additional information is provided online at www.AdvantageDataOnline.com, including images of each pre-tested mailer and program recommendations.

Advantage Mail:

We have proven methods of increasing your business by building a consistent pipeline of loans with Advantage Mail programs. For example, our programs with current mortgage data and potential savings have seen response rates as high as 3% in some areas. With response rates of only 1%, you'll get 100 interested calls on 10,000 targeted mail pieces. Close only 15% of those and that's 15 closed loans next month!

Data Types Available:

- . SUB X / DEBT CONSOLIDATION
- . FHA / VA LOAN DATA

- . PRIME X / DEBT CONSOLIDATION
- . TITLE & DEED DATA
- . RATE TYPE DATA
- . LOAN TO VALUE
- . CREDIT BUREAU DATA

Quick start packages to generate business fast:

GOLD STARTER PACKAGE

10,000 prospects with title information to mail or call.

SILVER STARTER PACKAGE

5,000 prospects with title information to mail or call.

BRONZE STARTER PACKAGE

3,000 prospects with title information to mail or call.

Direct Mail:

- Design
- Fulfillment

Advantage Tracker:

A Dynamic 800 number with 34 different reports to track real time response of mailers.

Options for all packages include:

- Calculator letters with 1st or 3rd class postage
- 4"x6" full color postcards with 1st class postage
- Advantage Dynamic 800 trackers

For more information on this or any Advantage product or service, visit www.AdvantageCredit.com, or call 800-600-2510. Dial ext. 7018 for the Advantage Data Online center.



Try a new product from Advantage and get a chance to fly away to Hawaii!

There has never been a better time to try a new product from Advantage Credit. Now, when you order any product for the first time, you are automatically entered into our **Advantage Getaway Contest!** Three customers who order a product for the first time will be chosen monthly and will be entered into the Grand Prize Hawaii Trip contest which will be drawn in June 2004. The three monthly qualifiers not only get a shot at the Hawaii trip, but they will also be awarded with a 3 day/2 night trip to a destination of their choice from a list of over 50 locations all over the U.S.!

If you've been curious about the other products on our menu, now is the time to try them! We offer you so much more than just credit reports.

Try these products to help you close more loans and earn a chance to getaway!

CreditXpert[®]—Score improvement calculator. Identifies factors that negatively affect credit scores, and offers suggestions for potential score effects of corrective actions.

Accurate Credit Advantage[™]—Corrects inaccuracies on credit reports at the repository level in a few days, prompting a score change.

Advantage Data Online—Data-modeled leads chosen for your loan program and demographic selections that include direct mail, call center, and other lead generating services.

Flood Zone Certifications—Choose from basic certification (good for five years), or life-of-loan certification.

AVM's (Automated Valuation Models)—Instant low-cost valuations of subject property.

CreditLink[™]—Pre-qualify borrowers with their own credit card payment from your web site.

SureCheck[™]—Low-cost fraud protection.

Don't wait! Order one of these products for the first time today. They will help you close more loans, and who knows, ordering one may just land you on a beach in Hawaii!



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