

New features and benefits of Advantage Online™!

In response to some valuable feedback received from our customers, we've made some updates to Advantage Online. These updates includes additional settings for report printing preferences to help you customize the look and feel of your credit report. Listed below are the newly added printing preferences.

New Report Printing Preferences:

Print Lines Between Tradelines

Under the settings tab in Advantage Online, you can choose the option of adding a thin line in between each tradeline for more clarity.

Print Account Status Code

You can select the option to view the account status code which tells you if the account is delinquent or in collections.

Print All Reported Bureaus

This option allows you to see which other bureaus are reporting the account.

Print Letter ECOA Codes

View whom the account belongs to by letters indicating B for borrower, C for coborrower, and U for unknown.

Contact us at AdvantageCredit.com for more valuable suggestions on how we can help you close more loans.

INFORMATION@ADVANTAGECREDIT.COM



Inc. 500 Winner!

For the fifth consecutive year, Advantage Credit has been named one of the fastest growing privately held companies in America. This enters Advantage into the *Inc. 500* Hall of Fame! Only 66 other companies have ever achieved this accomplishment.

We've earned this honor by making a commitment to provide innovative products that make your job easier.

We strive to deliver more to your business by providing efficient and friendly Customer Service and Technical Support teams, online services available 24/7, readable credit report formats, and fast turnaround times.

We are working around the clock to bring you great service and helpful products. See why we have won 5 *Inc. 500* awards and why we say...**got it!**

We thank you for letting us serve you.

Advantage Credit International

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ADVANTAGECREDIT.COM



SPEED, TECHNOLOGY, SERVICE...got it™

The Credit Report

Inside:

- Hurry! CreditXpert™ Special Offer Ending
- New Updates on Advantage Online
- Inc. 500 Hall of Fame win!

Hurry! \$2 CreditXpert™ offer ending soon...order yours now!

Don't miss out on this great offer on CreditXpert. Through 12/31/03, you can order this report at the low price of just \$2.00 per bureau. It's not too late to take advantage of this great deal that can help you close more loans!

CreditXpert suggests to your borrowers how to raise their credit scores and even shows how many points could be added by taking recommended actions.

Example of a CreditXpert recommendation:

*"Transfer \$1,714 of the balance on your BANK ONE-OHIO account (#4266*****) to your WELLS FARGO BANK account (#4465*****). This action will give you an increase of approximately 18 to 21 points."*

How do I review my CreditXpert reports?

Click on the borrower's name to go to the report summary screen. Simply select the CreditXpert report under the **View Supplements** section shown at right.

How can I add CreditXpert to my future reports?

CreditXpert can be ordered as a supplement with your credit reports from Advantage Online. It can also be ordered as an add-on to an existing credit report. For convenience,

CreditXpert can even be paid for with the borrower's credit card on Advantage Online.

CreditXpert is perfect for:

- Credit-challenged borrowers
- Borrowers wanting better rates
- Determining whether tradeline corrections can impact credit scores
- Brokers wanting to close more loans

Contact our customer service department for questions or more information about this product and special offer, or visit us online today!

Account: 25953 / TECH / Mortgage

Search: Credit Reports

Home Order Search Billing Customer Service Settings Help

Credit Reports Flood Certs AVMs Rejected Requests Creditors

Tip: To export, select your loan origination software from the drop down list below and click GO.

Credit Report Summary (#5277654) View Report Print Report Export To: Point

Report Type	Upgrade/Reorder	Ordered By	Ordered	Reported	View Report English Español
Infile/Experian		DEMO	4/7/2003	4/7/2003	
Borrower(s)	View score details...	Experian	Equifax	TransUnion	Print Report English Español
Jonathon Consumer	999-99-9999	700	Not Ordered	Not Ordered	

Public Records Summary

Recent Inquiries: NO INQUIRIES IN LAST 90 DAYS View CreditXpert by clicking here! ▶

Public Records: 1 View details...

Collection Accounts: 1 View details...

Account Summary View/Update Tradelines... Add Service Request: Update Tradeline

Account Type	Current Balance	Minimum Payment	Open	Current Status	Derog	Past Due Amount	Past Lates
Real Estate	\$234,000	\$3,128	1	0	0	\$0	30 60 90+

creditxpert

HURRY, Special Offer Ending Soon!

Order CreditXpert
for only \$2.00 per
bureau now through
December 31, 2003!

Visit:

ADVANTAGE
Online

today at
AdvantageCredit.com
for more information

We needed a 2-point increase to get a loan funded for our borrower. We used Advantage's CreditXpert and got 20 points in a week.

– Gil Jinorio, AAA Carolina Mortgage Co., Hickory, NC

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