

Did you know?

Due to stringent fraud and identity theft measures recently recommended for companies in our industry, Advantage will be routinely requiring password changes in order to prevent misuse of sensitive consumer credit information.

If you have experienced a required password change recently, we apologize for the inconvenience!

We know this can be bothersome, but trust you understand that it's imperative to do what we can to protect you and your borrowers from unauthorized use.

The password change process takes about 5 minutes. Thanks in advance for your patience.

It's show time! Look for us at the tradeshows listed below...

NAMB	June 14-17	Baltimore, MD
FAMB	August 8-9	Hollywood, FL
CAMB	August 16	San Jose, CA
TAMB	September 10-13	San Antonio, TX
Southeastern Regional	October 22-25	San Destin, FL
Western Regional	November 7-11	Las Vegas, NV

Contact our tradeshow manager, Jessica Barnes at jbarnes@advantagecredit.com for more information.

Our Mission

At Advantage Credit, our number one goal is 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. Check out the information inside for details on some of the new products and services coming your way. You can see why we say *...got it!*

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SPEED, TECHNOLOGY, SERVICE...got it™

The Credit Report

Inside:

- New! Flood Certifications from Advantage Online™
- Advantage Online Benefits
- Tradeshow Schedule

Monthly Newsletter
June 2003

INFO@ADVANTAGECREDIT.COM

ADVANTAGECREDIT.COM

New! Order flood certifications through Advantage Online™

You can now order and retrieve flood certifications through Advantage Online. We have partnered with National Flood Research, Inc. (NFR) to offer you this great product through our system. This service eliminates the need to manually enter or retrieve flood certifications, saving you time and money. You are provided with an instant response on properties located on NFR's database, or same day service (8-10 business hours) on manually researched properties. Your flood certifications can also be ordered "rush" without an additional charge! The rush service promises a 1-3 hour turnaround time.

Flood Certification Ordering Process

1. Choose the **Flood Certification** option from Advantage Online's order screen.

ADVANTAGE Online

Search: Credit Reports Account: 1100 / RWILLIAMS / Mortgage

Home Order Search Billing Customer Service Settings Help

Credit Report Flood Cert AVM Batch

Order Flood Certification Call 800-730-6374 for assistance with flood certifications.

Advantage Credit offers basic flood zone certifications, good for five years, or life-of-loan certification, with flood zone changes reported to the lender for the length of the loan.

Product Information
Product: * Flood Cert: Life of Loan

Personal Information
Full name: *
SSN: *

Address to Certify
Street Address: *

▲ Easy flood certification order screen

Flood certification ordering process (cont'd)

2. Select product type:
 - a. **Basic flood certification**—Identifies the current classification of the property based on the date of the current Flood Insurance Rate Map and the date the order was received. Certification is good for five years.
 - b. **Life of Loan flood certification**—This certification tracks the flood zone of the property throughout the life of the loan. If the flood zone classification of the property changes, NFR notifies the lender or mortgage holder. All Life of Loan transfers are free.
3. Input borrower's personal information and property address to be certified.
4. Submit the request for the flood certification. **(Note: There is a chance to edit information before submitting request).**
5. Charges for flood certifications are immediately updated on the account when the report is ordered.

Each flood certificate ordered will contain all information necessary to be in compliance with all current applicable flood insurance guidelines. **All information on the Standard Flood Hazard Determination Form is guaranteed by NFR.**

Note: To save time, NFR will directly handle any problems with the data on Flood Certifications. They can be reached by calling 800-730-6374 or by email at cs@nfrflood.com.

Take Advantage of Advantage Online™...

Benefits you can enjoy today:

- 1 Easier ordering, searching, viewing and printing functions.
 - 2 More convenient tradeline updates and customer service request/status functions.
 - 3 Simple account administration: Add and delete users yourself; set passwords and permissions; limit individual user's access to various products, services and online billing.
 - 4 Automated removal of borrowers and/ or bureaus from merged reports—at no charge.
 - 5 Improved online billing—transaction monitoring and invoicing capabilities.
 - 6 Group all transactions associated with a borrower for billing purposes; make payment for them all in one step with borrower's credit card.
 - 7 Report summary screen gives you key data with one click—scores, tradelines, derogatories, etc.
 - 8 Order flood certifications, AVM's, leads, and more through the same easy system.
 - 9 Order and print reports in batches.
 - 10 Familiar web interface—no training required!
- Check out Advantage Online today, and see why we say...**got it!** Visit AdvantageCredit.com to log on



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