

Customers pulling through Fannie Mae are now setup for GMAC-RFC's AssetwiseSM!

If you're setup with Fannie Mae through Advantage Credit, you can now use Assetwise! You can take any Advantage Credit tri-merge report and submit it into Assetwise just by entering your Advantage Credit report number, or you can select Informative Research from Assetwise to receive your report. You can also access your report directly in Advantage Online, making us your one-stop shop!

Why using Advantage as your Assetwise provider is good for your business:

- Assetwise charges a processing fee for every new loan approval request submitted, even if the loan approval is denied. By ordering an Advantage report first, you can determine if a borrower qualifies for the Assetwise program before submitting for a loan approval request.
- Advantage tri-merge reports are generally less expensive than either Fannie Mae or Assetwise reports and can be reissued in both their systems. Ordering an Advantage tri-merge report first can save you money!

If you're not setup for Fannie Mae with Advantage Credit or have any questions about Assetwise, simply call technical support for quick, easy set-up and training at 800-600-2510, option 6.

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.

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ADVANTAGECREDIT.COM



SPEED, TECHNOLOGY, SERVICE...got itTM

The Credit Report

Inside:

- CreditXpertTM Special!
- AssetwiseTM From Advantage!
- Inc. 500 Hall of Fame win!

\$2 CreditXpert™ ...Have you tried it yet?

We hope you've had the opportunity to experience CreditXpert. There has never been a better time to order this great new product. Advantage Credit processed a **FREE** CreditXpert report supplement with every report you ordered from September 22nd through the 30th, and they can still be viewed through Advantage Online! We are now providing this report at the low price of \$2.00 per bureau through 12/31/03. 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

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 Go

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

Public Records Summary

Recent Inquiries: NO INQUIRIES IN LAST 90 DAYS

Public Records: 1 View details...

Collection Accounts: 1 View details...

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

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

View Report English | Español

Print Report English | Español

View C/S Requests None available...

View Supplements

Creditor Listing

CA Score Disclosure

TrUnion Credit XPert

Order Credit XPert

View CreditXpert by clicking here!

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

creditxpert

Special Offer!

Order your CreditXpert now at the introductory price of \$2.00 per bureau for a limited time only!

Visit:

ADVANTAGE Online

today at
AdvantageCredit.com
for more information

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

Western Regional	November 7-11	Las Vegas, NV
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Contact Jessica at Jbarnes@advantagecredit.com for more information.

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