

February 2004

The Credit Report

Advantage Credit (866) 568-3706

HIGHLIGHTS:

New Updates on Credit Reports

Inc. 500 Hall of Fame win!

Advantage Getaway!

Free OFAC check on every report!

The USA PATRIOT ACT (**Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism**) of 2001 was signed into law by President Bush in response to terrorist attacks of September 11.

The Act is intended, in part, to prevent money laundering and the financing of terrorist organizations. One aspect of the law is the requirement that financial institutions compare the names of potential borrowers to a government-created database (OFAC list) of known or suspected terrorists or drug traffickers.

An added benefit is that this Act is also designed to reduce identity theft, protecting you and your borrowers.

In addition, the USA Patriot Act, mandates that financial

institutions maintain programs to check every new customer against OFAC's online database, which now contains 10,000 names and aliases, and federal officials are currently drafting rules that would require customer screening at casinos, insurance companies, car dealerships, travel agencies, pawnbrokers, and gem dealers.

Every mortgage credit report you pull from Advantage Credit will include a comparison of the applicant's name to the OFAC database—at **no additional cost to you!**



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.



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™—Prequalify borrowers with their own credit card payment from your web site.

Bankruptcy Score—Allows you to assess bankruptcy and foreclosure risks.

SureCheck™—Low-cost fraud protection.

OFAC Scans—Office of Foreign Assets Control scan.

National Identification Report (NID)—This report verifies SSN and previous address. It also reports fraud using credit database information. No special release is required.

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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