

FOR IMMEDIATE RELEASE

Contact:

Advantage Credit International®

Amber Jackson

Public Relations Manager

Phone: 800.600.2510 x2471

E-mail: ajackson@advantagecredit.com

PRBC®

Matthew B. Vitko

Director of Business Development

Phone: 410.280.0048 x203

E-mail: mbvitko@prbc.com

**ADVANTAGE CREDIT INTERNATIONAL INTRODUCES
SCORMOR™, NON-TRADITIONAL CREDIT REPORT FOR
BROKERS NATIONWIDE**

*Advantage Credit Forms Partnership with PRBC to Help Mortgage Brokers Qualify
More Applicants for Homeownership*

PENSACOLA, FL – September 28, 2005 – Advantage Credit International® announced

today that it has reached an agreement with PRBC® to become a verification partner and distributor of PRBC reports. Under the agreement, Advantage Credit will provide supplemental reports for borrowers who require non-traditional credit information to qualify for a mortgage. Advantage Credit is the first credit reporting company to offer this service to its more than 8,000 broker clients. PRBC is the only credit repository to provide a supplemental credit report for borrowers with thin credit files. Advantage Credit offers the PRBC ReportSM and Bill Payment ScoreSM (BPSSM) as the SCORMORTM report. The most unique feature of this service is that the report generates a BPSSM as a supplement to a traditional credit score, if one exists, to provide applicant segmentation that is more accurate, and pricing in the secondary markets that is more efficient.

“Our new SCORMORTM report, will allow lenders and brokers to close more loans in markets where traditional credit information is lacking,” said Ron Litt, President of Advantage Credit. “SCORMORTM permits brokers and lenders to reach those markets that have always been underserved but have many viable borrowers.”

The BPSSM is based on non-traditional tradelines along with the borrower’s

-MORE-

ADVANTAGE CREDIT PARTNERS WITH PRBC / Page 2 of 3

payment history for monthly expenses like rent, utilities, insurance and more. PRBC encourages potential borrowers to establish and build their credit scores with rental and other recurring payments, using the PRBC service.

“The PRBC service is a great fit with Advantage Credit’s business model, as it provides the company’s broker customers with a unique marketing advantage in gaining new loan volume with an automated system of verifying, storing and scoring non-traditional credit data,” said Matthew Vitko, director of business development at PRBC. “Borrowers are now able to demonstrate their credit worthiness with the bills that they have paid for up to the past three years when they apply for a mortgage, auto loan, insurance and employment.”

Once the potential borrower enters his or her information into PRBC’s web-based data center, Advantage Credit verifies the consumer’s entries. He or she can then authorize loan officers, brokers, credit companies and others to view his or her credit through an Advantage Credit SCORMOR™ report.

Advantage Credit’s brokers and lenders will attract a great number of new immediate and future borrowers by simply informing consumers about this new choice and equal credit opportunity never before offered.

“As a reseller of PRBC’s reports, Advantage Credit offers our brokers and lenders the ability to close loans with borrowers in underserved and emerging markets,” said Litt. “We are proud to be a pioneer partner in this segment of the credit reporting industry. People with stable payment histories are often overlooked by the traditional credit

-MORE-

ADVANTAGE CREDIT PARTNERS WITH PRBC / Page 3 of 3

reporting model. This process will enable responsible people, who have not been able to own a home because of limited credit history, to achieve the American dream. It's a win-win for everyone."

For more information, contact Ron Litt, president of Advantage Credit, at 800.600.2510 ext.2335 or via e-mail at rlitt@advantagecredit.com, or contact Matthew Vitko, PRBC director of business development, at 410.280.0048 ext.203 or via e-mail at mbvitko@prbc.com.

###

NOTE:

SCORMOR™ is a registered trademark of Advantage Credit International.
BPSSM is a registered signature mark of PRBC.

About Advantage Credit International®

Founded in 1991, Advantage Credit is a wholly owned subsidiary of Advantage Plaza, Inc. The company, a 5-time Inc. 500 "Hall of Fame" winner, provides credit reports and related services to more than 8,000 mortgage brokers and several of the nation's largest mortgage companies through Advantage Online. For more information, contact Kelly Gontarski at 800.600.2510 x2297, or via e-mail kgontarski@advantagecredit.com or visit advantagecredit.com.

About Advantage Plaza, Inc.®

Advantage Plaza Incorporated, headquartered in Pensacola, Fla., was founded in 2000 as a holding company for several information technology companies. The company operates and holds four subsidiaries: Advantage Credit, specializing in mortgage credit reporting; TruApp, providing mortgage fraud detection; ERS Hire, offering background and pre-employment screening services; and Citadel Financial Group, focusing on collection services. Advantage Plaza's primary and core company, Advantage Credit, is known for being a five-time Inc. 500 "Hall of Fame" winner. For more information on the companies of Advantage Plaza and their product offerings, visit any of the following websites: advantagecredit.com, truapp.com, ershire.com and citadelfinancial.net. Also for more information, contact Kelly Gontarski at 800.600.2510 x2297, or via e-mail kgontarski@adin.net.

About PRBC®

PRBC, a national credit bureau with a community economic development mission, is supported with a grant from the Ford Foundation and by Tier I Data Subscribers that include Citimortgage, Fannie Mae, and Freddie Mac. PRBC is guided by an Advisory Board and a Technical Steering Committee that include consumer advocates, educators, faith-based leaders, and industry professionals. PRBC's service is powered and secured by IBM, and can be accessed at www.PRBC.com.