



ADVANTAGE CREDIT JOINS COALITION AGAINST BROKER FRAUD

Advantage President Ron Litt Becomes a Director on the Coalition Board

PENSACOLA, FLA., March 15, 2006 ---Advantage Credit has joined the newly-formed Coalition Against Broker Fraud, and Advantage's president, Ron Litt, will accept a seat on the group's board of directors.

Advantage Credit is the only non-originator company in The Coalition Against Broker Fraud and brings Litt's fraud prevention experience to the group's goals of combating insider mortgage fraud, one of the most difficult areas of perpetration to uncover. Litt has a unique dual perspective; as former SVP of Allied Home Mortgage Capital Corporation, he worked with fraud issues as a broker/lender, while at Advantage he develops the tools needed by the industry as a whole.

"Ron has his finger on the pulse," said Mitch Freifeld, president of Global Branch Solutions, LLC in Clearwater, Florida. Freifeld, chairman of The Coalition Against Broker Fraud, cited Litt's Allied experience as an important factor in his recruitment to the board. "He's ideal for this project as he's run the infrastructure of a large mortgage firm. We're glad to have him on board," Freifeld continued. Global Branch Solutions is the fourth largest and fastest-growing branch operation, with 400 branches, 3,000 originators and \$5 billion in loans funded.

Advantage Credit will also boost The Coalition Against Broker Fraud's knowledge of fraud prevention with its LoanShield™ technology. LoanShield™ compares and validates loan data from three critical sources of mortgage fraud: borrower, property and insider—a combination not frequently found in other industry fraud tools. LoanShield™

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data may later enrich the group's data repositories.

"Reducing fraud is one of the top focuses for Advantage Credit," said Litt. "The costs and consequences can easily affect our business by damaging the business of our customers, especially large clients like Global Branch Solutions. The Coalition Against Broker Fraud, under Mitch Freifeld's leadership, will reinvent how the industry deals with the insider issue," Litt concluded.

The Coalition Against Broker Fraud is compiling data on brokers who have participated in fraud or who have otherwise left a trail of problems in their wake. These brokers often keep their pasts hidden and move to other companies. The new companies may not learn about previous firings or fraud until it has been committed in their own backyard.

The method for the group's data exchange will be a bulletin board application. The project is in its finishing stages, and will start with a staggering 8,000 to 10,000 names. "We're about 30-45 days away from launching," reported Freifeld. Initially, usage will be restricted to the 11 member companies, with the goal of being made available to non-members through a legally compliant process in which users are screened for access rights.

For more information on The Coalition Against Mortgage Fraud, contact Mitch Freifeld at Global Branch Solutions or Ron Litt at Advantage Credit.

About Advantage Credit

Advantage Credit International is the fifth largest credit reporting agency in the industry and is at the forefront of the fight against mortgage fraud. The company not only provides the easiest-to-read credit reports in the industry but also offers products and resources that save time, lower costs, close more loans and prevent fraud, doing more

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to aid loan officers. Advantage Credit serves more than 8,000 mortgage brokers and other customers nationwide through its customer-centric order and delivery site, Advantage Online and is a five-time *Inc. 500* "Hall of Fame" winner. Advantage Credit, founded in 1991, is a wholly owned subsidiary of The Adaugeo Group. For more information, contact Amber Jackson at 800.600.2510 x2471, or via e-mail ajackson@advantagecredit.com or visit advantagecredit.com.

About Global Branch Solutions

Global Branch Solutions is a full service mortgage broker that serves the lending needs of real estate professionals, builders and individual homebuyers nationwide, offering expertise in every area of mortgage lending from purchase to refinance to construction lending. The company is the nation's fourth largest and fastest growing net branch organization. Through Global Branch Solutions, customers not only have access to the best loan programs available in the marketplace, but can also review loan alternatives, and even apply for loans online, 24 hours a day. Global Branch Solutions is currently licensed in over 40 states, with license approval pending in additional states. The company has over 400 branches and 3,000 professional loan officers nationwide, and is approved with more than 260 leading wholesale lenders. For more information, visit www.NetBranch101.com or call 877-866-1098.

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