



March 2005

The Credit Report

Advantage Credit (866) 568-3706

HIGHLIGHTS:

-  CreditXpert® What If Simulator
-  Be 100% Compliant!
-  Tax Return Verifications & Social Security Verifications from Advantage credit.

LOOK FOR US AT THE FOLLOWING 2005 TRADESHOWS!

- FAMB National Convention & Tradeshow | June 11-14
- CAMB Annual Convention & Grand Expo | August 3-6
- MBA's 92 Annual Convention | October 23-26
- Western Regional Mortgage Brokers | November 13-15

CreditXpert® What If Simulator—exclusively from Advantage Credit!

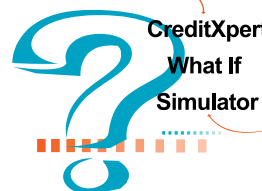
CLOSE MORE LOANS WITH THE CREDITXPRT® WHAT IF SIMULATOR!

Take more control of credit scores with the CreditXpert® What-If Simulator. The What-If Simulator helps boost credit scores by revealing the effects of credit-related actions before they are taken. Each tested action, such as increasing or decreasing balances, opening or closing accounts or transferring balances shows the projected results on the credit score, with the number of points for each option. The web-based tool is completely interactive and specific to each borrower's report, and can be ordered to analyze scores from Experian, Equifax and/or TransUnion.

WHAT IF SIMULATOR FEATURES

The key feature that makes credit score consultation easier is you can send the Simulator directly to your borrowers from Advantage Online™ by entering their email address. You can pay for the product in

advance or send the borrower a link online with easy use & payment instructions. [See](#)



[how in this demo](#). While other online score simulators exist for consumers, none are available from a live mortgage credit report in the loan application process. This makes Advantage's What If Simulator immediately useful for raising scores when the timing is critical for closing loans.

The What-If Simulator brings score improvement technology to where it's most needed. You can close more loans and your borrowers will get the best rates available with total convenience. [Click here for a quick live demo!](#)

Give us a call today at 866-568-3706, or email information@advantagecredit.com for more information on this and any other Advantage Credit product. ■

If you are not 100% compliant all the time, you are **non-compliant!**

FACTA requires a Credit Disclosure Notice be mailed to every borrower whose credit is pulled. With FCRA's commitment to heavy auditing, you need a system in place for this important requirement!

solutions for Score Disclosure compliance that help you expedite your loans to closing while completely adhering to the new FACTA requirements!

Advantage Credit now offers fast and easy

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We offer two great options to make compliance easy!

- With our Credit Score Disclosure Service, you can choose to have us automatically print and mail the Score Disclosure letter for you when you pull a borrower's credit report. We can offer you a monthly spreadsheet showing letters that were printed and mailed so you can have an easy audit trail. In the event that the borrower's mail is returned, the letter will be mailed to you (the mortgage company) who will be

responsible for forwarding the letter to the borrower.

- Or, simply print the auto-generated Consumer Credit Disclosure Notice attached to the credit report which is automatically generated with every credit report ordered. Simply print it and insure your borrower receives it, signs it and returns it to you for your auditing purposes.

Give us a call today at 1-866-568-3706, or [email us](#) for more information about the Consumer Credit Disclosure Act Notice

Tax Return Verifications & Social Security Verifications

Tax Return Verifications

Advantage Credit offers you online income verifications that provide an efficient and quick way to verify an individual's income directly from the IRS.

- Tax transcripts you request will be ready for viewing in as little as 24 hours
- Eliminates careless mistakes that result in IRS rejections
- Eliminates applicants with less than accurate information
- Allows lenders to expedite underwriting process
- Decreases loan processing time and increases efficiency
- Detects potential fraud and reduces the risk of re-purchase demands

Social Security Verifications

Advantage Credit has also added online Social Security verifications to our suite of services on Advantage Online. It's an efficient and cost effective means to verify borrower identity at the beginning of the loan process. You can simply order

the verification on Advantage Online with your credit reports.

- Our Social Security verification provides a cross check with the Social Security Administration Database regarding the authorized Social Security number, name and date of birth
- The check also provides additional names associated with the Social Security number, as well as the date range and the state in which the Social Security number was issued, previous addresses, age and birth date of the individual
- The verification meets all requirements for USA Patriot Act compliance
- The verification also prevents wasted underwriting man hours on misrepresented identification provided by borrowers

We are proud to present this product with our industry partner, Rapid Reporting Verification Company, the largest provider of income and identity verifications in the U.S.

For more information regarding Social Security Verifications or Tax Return Verifications, call us at 800-600-2510, option 8.