




May 2005

The Credit Report

HIGHLIGHTS:

Advantage Credit (866) 568-3706

 New Product From Advantage—CreditXpert Detective™ coming June 1st!

 Advantage Online Feature Update

 Online Bill Payment

LOOK FOR US AT THE FOLLOWING 2005 TRADESHOWS!

- NAMB National Convention & Tradeshow | June 11-14
- FAMB National Convention & Tradeshow | July 20-23
- MBA's 92 Annual Convention | October 23-26
- Western Regional Mortgage Brokers | November 13-15

CreditXpert Detective™—Coming Soon to Advantage Credit!

On June 1st, Advantage Credit will launch **CreditXpert Detective**, a tool that **saves time and money by putting expert knowledge and analytical intelligence at your fingertips!**

Advantage Credit is committed to providing efficient and easy tools to meet your needs. This new tool, CreditXpert Detective, automates and simplifies the process of identifying inaccurate, outdated, or missing information that are routinely missed in a manual process.

How CreditXpert Detective Works:

CreditXpert Detective™ scans a borrower's credit report to reveal potential inaccuracies and recommend specific updates that will most significantly improve the borrower's credit score. It then automatically generates customized instructions and dispute letters. Borrowers can uncover their true credit scores by using the tool's recommendations and guidance.

Benefits of CreditXpert Detective:

CreditXpert Detective helps you serve as a trusted advisor, build stronger relationships, and turn more prospects into customers by helping your borrowers protect their credit through identifying and focusing on the updates that matter and translating expert knowledge into easy-to-use instructions.

You save time, increase approval rates and close more loans when you let CreditXpert Detective work for you! It enables you to best serve your borrowers by checking every single credit report for any errors or omissions that may be holding down a borrower's credit score.

Stay tuned for more information on this product, or give us a call at (800) 600-2510 and choose option 8 for more information on any other Advantage Credit product or service.

Signing up with Advantage Credit has never been easier!

Do you have a new branch needing to sign up with Advantage Credit? Do you have a colleague you would like to refer to Advantage Credit? Simply send them to our new Online Membership Application! New customers can easily fill out our membership application online and get their account number issued in minutes. Once our compliance team receives only a few supporting documents by fax, new

members are up and ordering. It's that easy! To go to the application online, [click here](#). Send the web page to your referrals so they can sign up now! If you would like to view a walk through of the Online Membership Application, [Click here](#).

If you have any questions, please call us at 800-600-2510, Option 9. We're standing by!



Advantage Online: New features!

Advantage Online provides many features that allow you the ability to adhere to access security requirements outlined in our membership agreement according to FCRA guidelines. Each AO Username appears on every credit report and next to the borrowers name on every invoice. This is done to help you keep track of who is responsible for each transaction.

Advantage Online User Features (All settings can be changed to meet your needs.)

- Unlimited Users – a separate user name should be created for each person who orders credit reports.
- Limit what type of credit report each user can order.
- Control which credit reports a user can view. Some customers want their users to view only reports they have ordered, while

other customers want their users to have the ability to see any report ordered by the company.

- Set up users to automatically order SureCheck (fraud detection) on every credit report ordered.
- Setup users to use a credit card on every order placed through AO.

Advantage Online Administrator Features

(This feature is only available to accounts with more than one user.)

- Add, Edit, or Delete users.
- Change or update more than one user profile at a time.
- Decide who will have access to Advantage Online billing information.

Please contact Advantage Credit's HELP DESK for additional information.



Online bill payment on AdvantageCredit.com!

Paying bills online via bank draft is easy and convenient!

We encourage customers to use the

online bill payment option in Advantage Online for the fastest processing. Using this convenient service gives you the option of making payments towards your account at any time, day or night— And It's FREE!

Simply log on to Advantage Online, and select the "Billing" tab located towards the top of the screen. If this tab is not visible, contact your company's administrator. You may not have permission to access the billing page. Only the person(s) in your company with administrator rights can access this option. Once the Online Bill Payment screen appears, it breaks down the balance due from each billing period

and provides a total balance accrued on the account. Select "Pay by Check (ACH)", and complete the blank check template by filling in the requested information as it appears on the check. Please note: **Do not include the check number when entering the account number.**

Authorization: An authorization includes a reference number that should be retained. It may be used to look up transactions in our database should a discrepancy ever occur.

Non-Authorization: A Non-Authorization means the transaction was not processed and will provide a reason for the decline.

For questions or more information, please email billing@advantagecredit.com

To view alternate online payment methods, [click here](#). To view a quick demo of how to pay your bill online, [click here](#). ■