



ADVANTAGE CREDIT BROKER SURVEY REVEALS SIGNIFICANT INCREASE IN INDUSTRY FRAUD ACTIVITY

June 23, 2006, Philadelphia, PA — A May survey of mortgage brokers served by Advantage Credit revealed that 27 percent received a fraudulent loan application in the last three years.

The survey, administered by Spearheader, Inc. to over 20,000 Advantage Credit customers, showed a marked increase in fraud attempts from 2002, when a previous survey showed 18% had received a fraudulent loan application. 672 brokers across the US responded, representing a strong indication of the fraud activity experienced by originators today.

In a related question, 47 percent of respondents said fraud prevention was “critically important” to their business and 33 percent said it was “generally important.”

“Fraud awareness is expanding from lenders to originators, who are getting hit first-hand more often,” said Ron Litt, president of Advantage Credit in Pensacola. “The growth of the net branch model, lenient loan packages and the influx of mortgage crime rings has pushed fraud to almost \$100 billion per year, and all mortgage professionals are subject to fraud attempts,” he continued.

Advantage Credit has put a strong emphasis on fraud prevention in the current climate. The company introduced LoanShield™ and LoanShield Plus™ for fraud prevention at the point of sale; joined the Coalition Against Broker Fraud (CABF), a group dedicated to reducing insider fraud; and embedded LoanShield in DocuTech's ConformX® for convenient fraud prevention during document processing.

For more information about Advantage Credit's survey, LoanShield or other activities related to mortgage fraud prevention, contact Advantage Credit at 800-600-2510, ext. 2471, or visit online at

AdvantageCredit.com.

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 provides the easiest-to-read credit reports in the industry and offers products and resources that save time, lower costs, close more loans and

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prevent fraud. Advantage Credit serves more than 20,000 mortgage professionals nationwide through its customer-centric order and delivery site, Advantage Online and is a five-time *Inc. 500* "Hall of Fame" winner. The company was founded in 1991, is a wholly owned subsidiary of The Adageo Group. For more information, contact Amber Jackson at 800.600.2510 x2471, or via e-mail ajackson@AdvantageCredit.com or visit AdvantageCredit.com.