

June 2004

The Credit Report

HIGHLIGHTS:

- Online Bill Payment By Check
- Advantage Getaway Drawing!
- Transferring Credit Reports

Advantage Credit (866) 568-3706



Easier & faster online bill payment on new Advantage website!

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—you can pay invoices after regular business hours, during the weekend, and on major holidays. 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.**

Identification information is also required before submitting the electronic check payment. A Social Security number or Federal Tax ID (for business accounts) may be used in lieu of driver's license information.

After reviewing all information regarding check payment, press the submit button. A confirmation screen will appear so you can confirm the dollar amount and account number of the draft being submitted.

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 contact our Financial Services Department at 800-600-2510, option 7, or 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.](#) ■



Look for us at the following tradeshow—and get a chance to win a trip to Hawaii!

NAMB Annual Convention 2004

June 5-8 • Salt Lake City, UT

FAMB National Convention & Tradeshow

July 7-10 • Orlando, FL

Greater Gulf States Mortgage Convention & Tradeshow

August 11-14 • New Orleans, LA

TAMB Tradeshow

September 23-25 • Houston, TX

Western Regional Mortgage Brokers

November 5-9 • Las Vegas, NV

We will be announcing the winner of the Grand Prize Hawaii Trip contest at the NAMB Annual Convention in June! If you ordered any product from Advantage Credit for the first time, you were automatically entered into our **Advantage Getaway Contest!** Three customers who ordered a product for the first time were chosen monthly and entered into the Grand Prize Hawaii Trip contest which is being drawn this month! The three monthly qualifiers not only get a shot at the Hawaii trip, but are also being awarded a 3 day/2 night trip to a destination of their choice from a list of over 50 locations all over the U.S.!

For a chance to be a lucky winner at our next drawing, try one of these products to help you close more loans!

CreditXpert®—Score improvement calculator. Identifies factors that negatively affect credit scores, and offers suggestions for potential score effects of corrective actions.

Accurate Credit Advantage™—Corrects inaccuracies on credit reports at the repository level in a few days, prompting a score change.

Advantage Data Online—Data-modeled leads chosen for your loan program and demographic selections that include direct mail, call center, and other lead generating services.

Flood Zone Certifications—Choose from basic certification (good for five years), or life-of-loan certification.

AVM's (Automated Valuation Models)—Instant low-cost valuations of subject property.

CreditLink™—Pre-qualify borrowers with their own credit card payment from your web site.

SureCheck™—Low-cost fraud protection.

Don't wait! Order one of these products for the first time today. They will help you close more loans, and who knows, ordering one may just land you on a beach in Hawaii! ■

Transferring credit reports

With a rise in credit fraud and identity theft, it is becoming increasingly important to reflect a trail of every end user who obtains access to a borrower's credit file.

To reduce potential credit fraud and identity theft, credit bureaus do not allow credit report transfers from one end user to another.

For instance, credit reports should not be transferred from "Company A" to "Company B". "Company B" must pull a new report.

Give us a call at 800-600-2510, ext. 2346, or email information@advantagecredit.com for more information ■

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