

May 2004

The Credit Report

HIGHLIGHTS:

New Advantage Website

Advantage Getaway!

Transferring Credit Reports

More tips, tools & services on new Advantage website

Advantage Credit has launched an updated website at www.AdvantageCredit.com, designed to provide tools & resources to help you grow your business easily. It puts years of experience in credit reporting at your fingertips, and has continually updated information that brokers, lenders, realtors, and even consumers can use.

FAQs for you and your borrower

Provide even better service to your clients with expert answers via sections like Broker Resources, which has tips for you to pass on to your borrowers regarding credit reports, credit scoring & fraud. Use the handy payment calculators and daily rate information to stay on top of the market to speed your quotes. You can also point your borrowers to the same tools in the Consumer Resource section—they'll appreciate it!

Resources in Español!

The site also contains an entire section in Spanish. It offers specific tips for Spanish speaking borrowers and helpful information for obtaining a mortgage—perfect for those who want to serve more customers in this fast-growing market.

Online training

You can now use self-guided training videos from

Advantage Credit (866) 568-3706

your account site map newsletter español contact us

HOME PRODUCTS & SERVICES CORPORATE INFORMATION MEMBER AREA BROKER RESOURCES CONSUMER RESOURCES SIGN UP

Member Login
CustomerID: Username: Password: Go
Forgot your password?

Advantage Credit:
Faster & easier mortgage credit reporting

Welcome to Advantage Credit, the credit reporting company that helps mortgage brokers close more loans.

Are you a mortgage broker?
Close more loans with CreditXpert.
Click for more >>>

Are you a consumer?
Credit scoring tips you can use today.
Click for more >>>

In The Spotlight
Low cost report helps boost scores
CreditXpert™ helps increase your clients' credit scores for only \$2 per bureau!
Order Now View Sample Report

New Member Assistance
Take our online training demo
Sign Up to be a member

Headlines

- Advantage Credit provides credit reporting services to MICASAPRESTAMOS.COM
Click here >
- Five consecutive wins lands Advantage Credit in the *AVC* 500 Hall Of Fame
Click here >
- Advantage Credit brings leads and comprehensive direct marketing programs to Advantage Online™
Click here >

the site's Member Area to quickly learn features and shortcuts of Advantage Online™, Advantage's premier Internet credit reporting system. Learn how to order reports, view free Spanish report translations & other great products; learn how to import liabilities directly into your loan origination software; learn how to set user preferences and permissions, and how to make payments using a borrower's credit card. Plus reduce training time for new users and get fast "how-to" answers without ever placing a call.

Helpful product updates and sample reports

The site also includes concise descriptions of all Advantage Credit products and services, sample reports and special ordering information for products including business and international credit reports. There are also detailed descriptions of acceptable and non-acceptable documentation for Accurate Credit™, our rapid correction & rescoring service. Everything you need to get an instant answer to the questions you encounter every day about credit reporting is available now at www.AdvantageCredit.com.

Take a look and tell us what you think. Any comments or suggestions can be sent to webmaster@advantagecredit.com.



Final chance to win a FREE trip to Hawaii—Try a new product from Advantage today!

There has never been a better time to try a new product from Advantage Credit. Now, when you order any product for the first time, you are automatically entered into our **Advantage Getaway Contest!** Three customers who order a product for the first time will be chosen monthly and will be entered into the Grand Prize Hawaii Trip contest which will be drawn next month! The three monthly qualifiers not only get a shot at the Hawaii trip, but they will also be awarded with a 3 day/2 night trip to a destination of their choice from a list of over 50 locations all over the U.S.!

If you've been curious about the other products on our menu, now is the time to try them! We offer you so much more than just credit reports.

Try these products to help you close more loans and earn a chance to getaway!

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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