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ADVANTAGE CREDIT FORMS MORTGAGE FRAUD AWARENESS PARTNERSHIP

PENSACOLA, FLA., February 3, 2006 --- Advantage Credit International partners with Mortgage Fraud Awareness, LLC, a mortgage fraud consulting firm headed by nationally known expert and lecturer on mortgage fraud, Kevin Barnes. Advantage Credit is one of the first companies that pioneered the fight against mortgage fraud through its flagship fraud prevention product, TruApp.

For more than three years Advantage Credit has been in the forefront of fraud prevention automation. Some of the largest mortgage brokerage firms throughout the nation use Advantage Credit's products and services to protect against losses due to fraud.

"Now we are upping the ante, as we recognize that automation is only one part of a total fraud solution", said Ron Litt, president of Advantage Credit. "Through our partnership with Mortgage Fraud Awareness, we will be able to reach a wide audience of loan originators and brokers, the troops on the front line of fraud. Educating them to spot the red flags of mortgage fraud early on is another part of our mortgage fraud prevention solution."

This partnership is part of a long term strategic initiative at Advantage Credit, and the company plans to release several new products this year as part of a

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comprehensive suite of fraud prevention tools, raise more awareness and increase the suite of fraud detection products and services.

Mortgage Fraud Awareness, LLC offers courses, lectures and training on the red flags that can go undetected in the origination process.

A trainer focusing on fraud has to be as clever as the person committing the acts he or she is talking about. Barnes knows from first hand experience how fraudulent loan data gets into the system, in spite of today's heightened awareness levels. As a former insider who has personally participated in mortgage fraud schemes and served time for it, he has the real world experience to develop highly effective training programs.

Barnes will be traveling to speak at over 125 mortgage related events throughout the year, educating companies on what front line fraud detection tools should be used and why. Barnes has appeared on the CBS Evening News and has educated the FBI on this rising issue. His classes, "Making the Right Choice" and "The Red Flags of Mortgage Fraud," have been approved in several states for continuing education credits.

"In many cases, the danger signals are apparent and still go undetected," said Kevin Barnes, president of Mortgage Fraud Awareness. "An even more serious problem is that a significant share of mortgage fraud today is committed by industry insiders. In this [mortgage] industry, we choose to educate our team members on the sales training and the relationship side but seem to forget or choose to forget that there is another side to training, Brokers and lenders alike need to know what tools there are to prevent mortgage fraud and how to use them. It's a little late to detect fraud once the loan is closed and funded, and most criminals won't give you back your money."

For more information, contact Amber Jackson, public relations manager, at

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850.439.2471 or via e-mail at ajackson@advantagecredit.com.

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About Advantage Credit

Founded in 1991, Advantage Credit International is a wholly owned subsidiary of The Adageo Group. The company provides credit reports and related services to more than 9,000 mortgage brokers and other customers through Advantage Online, and is a 5-time Inc. 500 "Hall of Fame" winner. For more information, contact Amber Jackson at 800.600.2510 x2471, or via e-mail ajackson@advantagecredit.com or visit advantagecredit.com.

About Mortgage Fraud Awareness

*Mortgage Fraud Awareness, LLC is a mortgage fraud consulting firm created by former convicted mortgage fraud felon, Kevin Barnes. Mortgage Fraud Awareness has developed a training program that is designed for the mortgage and real estate industry called "**Making the Right Choice**" and the "**Red Flags of Mortgage Fraud**". This class has been approved in several states and is pending in others. For more information, visit mortgagefraudawareness.com.*