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**ADVANTAGE CREDIT ATTACKS MORTGAGE FRAUD AT THE POINT OF SALE  
Introducing LoanShield™ and LoanShield™ Plus**

**PENSACOLA, FLA., February 15, 2006** --- Advantage Credit International introduces LoanShield™ and LoanShield™ Plus, it's newest front-end risk descisioning tools, to their arsenal of fraud prevention products. These automated risk mitigation systems execute data screenings on borrowers, loan participants and the subject properties in a loan application, generating Alert Summary Scores based on a loan's risk without slowing down the loan process. One key to LoanShield™ is the easy to read report that any loan originator can understand.

“For over three years we have been providing fraud prevention tools to some of the largest mortgage brokerage firms throughout the nation,” said Ron Litt, president of Advantage Credit International. “Now we are upping the ante with LoanShield™ and LoanShield™ Plus.”

As the U.S. housing market hits record highs, mortgage fraud appears to be rising across the nation, according to mortgage industry researchers and federal law enforcement agencies. According to an FBI report in May on financial crimes, mortgage fraud is pervasive and growing. An automated risk mitigation tool in this environment is not only an advantage but a necessity.

“In most mortgage fraud cases, the red flags simply go undetected,” said Litt. “A

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more serious problem is that a significant share of mortgage fraud today is committed by industry insiders. These people know the ropes and can navigate through them. We recognized the need for a risk mitigation system that would seek the exception trail a perpetrator, operating inside or outside the industry, will produce.

LoanShield™ and LoanShield™ Plus are intelligent and efficient, using data analyses that produce pertinent alerts for potential risks due to equity skimming, identity theft, straw buying, property flips, broker fraud, appraiser fraud, employment misrepresentation and other schemes fraud perpetrators rely on. Users are notified immediately of every red flag and get an at-a-glance Alert Summary Rating of the loan's risk."

LoanShield™ also goes a step further than other automated tools by searching its historical Global Fraud Database for previously generated alerts on the submitted borrowers and subject property.

LoanShield™ Plus includes all the data comparison of LoanShield™ but delivers a full AVM report with multi variant models for fast, highly accurate and consistently predictive results. It also offers detailed location maps, high and low estimates and all the supporting data needed. LoanShield™ Plus provides a Borrower Alert Summary, a Subject Property Alert Summary and an Aggregate Alert Summary to help the users make timely decisions on whether any of the components of the loan are high risk.

Designed for the fast paced mortgage environment, the tools are seamless and easy to use. LoanShield™ and LoanShield™ Plus inspect loan files with the click of a mouse and only produce alerts based on findings. The system works with existing loan

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systems and is compatible with MISMO and XML based interfaces and can process in batch-files.

Advantage Credit plans to release several new products this year as part of a comprehensive suite of fraud prevention tools to raise more awareness and attack mortgage fraud from the front end. To help address not only detection, but prevention, Advantage Credit's growing arsenal of fraud prevention tools, such as TrueScore and SureCheck, now also includes a strategic partnership with Mortgage Fraud Awareness LLC, a mortgage fraud consulting firm headed by nationally known expert and lecturer on mortgage fraud, Kevin Barnes. The partnership is part of a long term strategic initiative at Advantage Credit who sees this as a natural extension of providing credit reporting services.

"Brokers and lenders alike need to know what tools there are to prevent mortgage fraud and how to use them," said Barnes. "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."

To access LoanShield™ and LoanShield™ Plus, Advantage Credit's newest tool in the mortgage lending industry, visit [Advantagecredit.com](http://Advantagecredit.com). Or for more information, contact Amber Jackson, public relations manager, at 850.439.2471 or via e-mail at [ajackson@adin.net](mailto:ajackson@adin.net).

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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 8,000 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](mailto:ajackson@advantagecredit.com) or visit [advantagecredit.com](http://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](http://mortgagefraudawareness.com).