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ADVANTAGE CREDIT SEES CONTINUED GROWTH IN WEB-BASED ORIGINATION SERVICES

PENSACOLA, FL, April 9, 2002— According to a survey sample of Advantage Credit's customers who order mortgage credit reports online, 57% forecast moving to 100% web-based origination services in 3 years or less. Of those, 66% see the move occurring within one year.

Two informal surveys offered in March to users of Online Services, the company's web-based credit reporting system, were designed to gauge the speed at which brokers are moving to web origination services of all types, as well as what kinds of connections to the Internet the company's web customers have in place. 78% of broker customers responding listed their current connections as "high speed," while 21% selected "dial up."

"What we learn about our customers' Internet connectivity is a key factor in guiding our development efforts," said Sergei Khvatkov, Chief Technical Officer for Advantage. "We can accelerate our platform's power and add more feature-rich capabilities sooner, with confidence that those capabilities can be deployed immediately," he continued.

Advantage Credit moved from Windows to web-based credit reporting for mortgage brokers quickly, launching Online Services in the fall of 1999. In the first quarter of 2001, 21% of new customers had selected Online Services as their order/deliver system. By the first quarter of 2002, that number had increased to 44%. Now, the company is redesigning its credit-reporting engine to have full extensible mark-up language (XML) data interface capabilities. The redesign will help standardize and speed origination services, and allow Advantage to add new products and interfaces for web use in less than 10% of the time currently required, according to Khvatkov.

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Founded in 1991, Advantage Credit is a wholly owned subsidiary of Advantage Plaza, Inc., and a 3-time *Inc. 500* winner. The company provides credit reporting services to mortgage brokers and other business-to-business markets. Advantage Plaza is also the parent company of Advantage Hire, which provides pre-employment background reports to businesses ranging from mid-sized to Fortune 500 companies.

For more information, contact Advantage Credit at (800) 600-2510, or email info@advantagecredit.com, or visit www.advantagecredit.com.

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