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ADVANTAGE CREDIT SEES FAST GROWTH IN MORTGAGE CREDIT REPORTING

PENSACOLA, FL, Nov12, 2002— Advantage Credit's third quarter revenues in 2002 grew 45% over the third quarter of 2001, and year to date revenue has increased 38% over the same period last year.

Advantage Credit, a privately held company, provides credit reports and other loan closing information services to mortgage brokers and lenders. Coinciding with the results of the latest quarter, Advantage also announced its fourth consecutive *Inc 500* win in October.

Many companies in the mortgage-lending sector have grown quickly this year because of falling interest rates. Consolidation has helped others post double-digit gains. While Advantage has benefited from the current market cycle, the company has experienced more than 10 years of sustained high revenue growth apart from cycles and acquisitions. Over the past five years alone, the company grew between 40% and 183% annually. For 2002, projections for total revenue are over \$18 million.

“We're pleased by our top line growth, and very pleased by our earnings growth as well,” said Mark Simms, president of Advantage Plaza, Advantage Credit's parent company. Advantage adopted several new strategies in 2001, focusing on profitability, key market segments and investment in infrastructure for future growth and earnings. Those strategies in part are responsible for 2002 third quarter profitability increasing 123% over 2001.

“Advantage Credit is consistently one of the top performing members of the NCRA, and we expect them to continue to do well in this market,” said Terry Clemens, president of the National Credit Reporting Association.

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About Advantage Credit

Founded in 1991, Advantage Credit is a wholly owned subsidiary of Advantage Plaza, Inc., and a 4-time *Inc. 500* winner located in Pensacola, Florida. The company provides credit reporting services to mortgage brokers and lenders. For more information, contact Advantage Credit at (800) 600-2510, or email info@advantagecredit.com, or visit www.advantagecredit.com.

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