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ADVANTAGE CREDIT RIDES OUT HURRICANE IVAN WITH REINFORCED DATA CENTER

PENSACOLA, FL, Sept. 21, 2004--Pensacola suffered large-scale damage when Hurricane Ivan landed in nearby Gulf Shores, but Advantage Credit's report engine continued to pump out electronic credit reports throughout most of the storm.

Advantage Credit, headquartered in one of the hardest-hit areas, got to test significant investments made in its data center in recent years, including provisioning it against hurricanes, flooding and other natural disasters with power & data redundancy systems. The company's emergency generator allowed Advantage Online™, the company's credit reporting engine, to continue delivering reports with only brief impact even while electricity services for the entire region were, and remain, unavailable.

Four technical systems managers—Shawn Stevens, Buddy Garrett, Chris Rhodes & James Walker—pulled overtime in a 24-hour vigil in the data center during the hurricane. Below street level, the secured center is nonetheless above sea level in the North Hill district of Pensacola, allowing much of the storm runoff to continue its downward rush to the bay at the end of the main street in town less than a mile away

As early as 7 p.m. before Ivan's eventual landfall around midnight, the wind knocked out power and activated the generator. Hurricane-force winds started around 11:00 p.m., and at 1:30 a.m. the full brunt of the storm hit. "At one point, the guys said, 'That loud explosion you heard upstairs was the roof blowing off,'" said Garrett. "Then, 'Hey Buddy, the roof just landed on your truck.'" Advantage's Walker added, "It looked like a pink Christmas," as he saw massive amounts of building insulation blowing in the 130 mph wind.

"The smartjacks for the voice and data circuits began flashing like disco lights and we lost phone access. Then we lost the first data T1 and shortly afterward the second T1 went out. Once the water started seeping down the outside wall in the back staircase it was time to shut down the system," Garrett related.

However, after a few pre-dawn hours of Ivan's highest intensity, and amidst preparations for switching to back up hosting service out of state, the Internet routers and data circuits came back online and all web services operated normally.

Service requests were hampered Wednesday through Friday afternoon of the hurricane week by staff's inability to get to the office building. Impassible roads, a 24-hour citywide curfew and flood zones in and around the city stopped all inbound access by colleagues. The National Guard assisted Advantage's crew beginning Friday, and customer services by phone and email resumed steadily. Advantage Credit's available staff diligently worked through the weekend, clearing backlog of service requests while beginning the long process of site clean up, and by Monday 9/20, services to customers resumed to 100%.

“Establishing that our colleagues and their families were safe was the priority focus Thursday and Friday,” said Mark Simms, Advantage Credit president. “Concurrently we were in the “all hands on deck” mode to get crucial credit services to clients, their lenders and borrowers,” he continued. Simms and CEO Tim Handley continue to support the recovery process by supplying necessary goods & services to the staff. Schools in Escambia County are forecast to remain closed for 2-3 weeks, so Advantage will provide on-site childcare. Gas, ice, clean water, meals, tools and other critical supplies are being distributed on site as well. Damage to the Pensacola Technology Centre, which houses the Advantage Credit headquarters, is currently being assessed.

Reconstruction may cause temporary server and phone outages in the next several weeks, but downtime will be kept as short as possible. Customers can check on the status of Advantage's operations any time at www.advantagecredit.com (a site hosted outside of Florida).

Clients nationwide continue to send good wishes to the company, gratefully received by the company and its staff.

About Advantage Credit:

Founded in 1991, Advantage Credit is a wholly owned subsidiary of Advantage Plaza, Inc. The company provides credit reports and related services to some 7,000 mortgage brokers and other customers through Advantage Online, and is a 5-time Inc. 500 Hall of Fame winner. For more information, contact Kelly Gontarski at (800) 600-2510, or email kgontarski@advantagecredit.com, or visit www.advantagecredit.com.