

FOR IMMEDIATE RELEASE

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**ADVANTAGE CREDIT OFFERS HIGH QUALITY
DIRECT MARKETING MORTGAGE LEADS**

PENSACOLA, Fla., October 17, 2001— Three-time *Inc.500* winner Advantage Credit has teamed up with a data modeling firm to offer the most effective direct marketing leads in the mortgage industry.

Advantage, one of the nation's fastest growing credit reporting companies, now sells many types of high-quality mortgage lead products, including those targeting conforming, sub-prime, adjustable, FHA/VA, lender specific and other customized loan programs—all at industry-competitive prices and with Advantage's usual ease of order & delivery.

Unlike traditional lead sellers, who typically resell generic demographic data, Advantage has combined its knowledge and experience in the mortgage industry with a firm that licenses and compiles data from a variety of sources, including the credit bureaus, county clerks and tax assessor offices, along with statistical credit behavior models, and then segments them according to prevailing national underwriting guidelines. These leads are specifically designed to boost mortgage originations. For example, Sub-Prime leads are based on homeowners with appropriate expected FICO scores; a Loan-to-Value ratio of better than 80%; estimated debt of greater than \$10,000; and appropriately designated statistical behavior models.

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Companies currently using leads to create business will maximize their return on their marketing & sales dollars through Advantage Credit, and companies who haven't utilized leads in the past can now take their business to the next level. The minimum orders are small to allow companies new to using purchased leads to test their return on investment.

Founded in 1991, Advantage Credit is a wholly-owned subsidiary of Advantage Plaza, Inc. The company provides credit reports and services to mortgage brokers and other markets. Advantage Hire is also a subsidiary of Advantage Plaza (providing background reports for pre-employment screening) and can be found at <http://www.advantagehire.net/>.

For leads information and pricing, contact Advantage Credit's Data Division at (800) 600-2510, extension 4356 or send an email to data@advantagecredit.com. For general information on Advantage Credit or any Advantage Plaza company, contact Julie Jordan, V.P. of Marketing, at (800) 600-2510, or email to jjordan@advantagecredit.com, or visit www.advantagecredit.com.

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