



# Advantage Credit

Credit Reporting Services

Since 1993, Advantage Credit, Inc. has been providing superior credit reporting services to mortgage lenders, brokers, banks, home equity lenders and others in the mortgage industry. We love to share our knowledge with our customers.



We appreciate the opportunity to work with you and we look forward to the opportunity to earn your business.

We have a simple philosophy - We are committed to delivering superior services which help you to become a high-performance business.

We take great pride in helping you:

- **Grow Your Business**
- **Improve Closing Ratios**
- **Enhance Your Value**

We continue to earn the business of so many long term customers and take great pride in providing our clients with the most advanced credit technologies.

Our personnel are the most knowledgeable in the industry, with an attitude of dedication and professionalism that is reflected in our “Customer First” approach.



Don Unger, President

**WHAT IS IMPORTANT TO YOU  
IS IMPORTANT TO US!**

**[www.AdvCredit.com](http://www.AdvCredit.com)  
800-670-7993**



Marty Flynn, Executive  
Vice President

## GROW

### *Your Business*

- **Customer Retention Services** - Our Monitoring Advantage program will help you increase the percentage of repeat business with your past mortgage borrowers.
- **Borrower Consultation Reports** - The Credit Analyzer Reports provide a customer friendly report which analyzes your borrower's credit report and makes specific suggestions for changes to improve scores.
- **Credit Seminars** - We developed a seminar tailored specifically on the subject of "Credit". This seminar is free for customers and in some states can be offered for realtors for Continuing Education credit hours.
- **Credit Reports** - We provide easy to read credit reports from one to three of the major bureaus.

## IMPROVE

### *Closing Ratios*

- **Rapid Rescoring** - Our average turn time for a rescore request is three days!! Over 92% of our rescoring in 2013 were successful!
- **Free Rescoring Consultation** - Our professional Rescore Express Team provides FREE consultations with loan officers, including recommendations to maximize the rescoring opportunity.
- **Unlimited Simulations** - The What If Simulator is used to help you predict results for the borrower, develop a plan, and make better informed decisions.
- **LQI Solutions** - Suite of services available to address Fannie's Loan Quality Initiative, including the **Undisclosed Debt Notification** monitor with up to 3 bureaus, a **Refreshed Credit Report** comparing data from the original credit pull and all the Verification services.
- **Tax Transcripts/SSA-89's** - Used to determine a borrower's income and social security name/number quickly and reliably. It verifies the validity of a borrower's income by referencing tax returns filed with the IRS.
- **Risk Mitigation Services** - Provides a review of loan data to enable you to quickly detect discrepancies, enable compliance and reduce the risk of loan repurchase.
- **Flood Determination** - We offer accurate flood zone determinations that will protect your clients and ensure they are in compliance with the National Flood Insurance Program.

## ENHANCE

### *Your Value*

- **Monthly News Articles** - We provide monthly news articles and valuable Consumer Credit Help information.
- **Quarterly Business Summaries** - Every quarter, your account manager will go over your business for the last quarter to fine tune your services to help ensure that we are helping to grow your business.
- **Consumer Credit Help** - Advantage Credit provides a multitude of resources for consumer credit help via our website as well as a hotline - 800-670-7993 Ext 2.
- **Advantage Credit App** - Stay up-to-date on credit related news, products and services, as well as additional consumer credit help.