

Be In Control.

We provide you with an interactive credit report that puts you in control. Our Internet-based credit reporting system makes ordering a pre-qualifying or RMCR credit report quick and easy to do. All of our credit reports are automatically merged and de-duped, so you get a credit report that is accurate and easy to read, delivered to you in seconds over a standard Internet connection.

CREDIT ORDER	
REPORT	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
SCORE	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
FRAUD	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
FANNIE	<input type="checkbox"/>
Zip Selection	
<input type="button" value="Order"/>	

Order 1,2 or 3-bureau, merged credit reports in under 10 seconds!

Fannie Mae reports are available

Zip Code-based ordering

Merge or Unmerge borrowers and bureaus

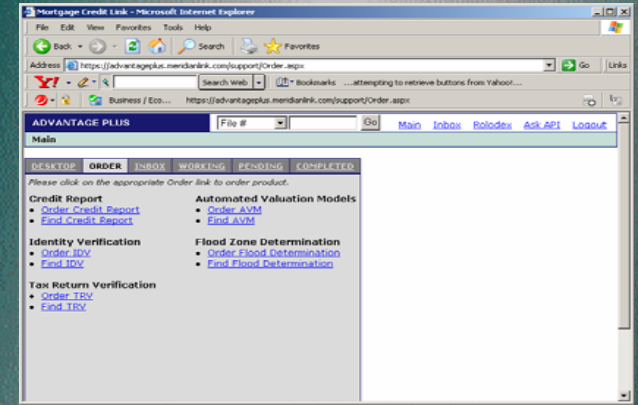
Advantage Plus is a credit information provider for the mortgage industry. We are committed to providing the highest level of service and support to our clients through the use of advanced technology and quality customer care.

Call today for a free demonstration!

Advantage Plus Credit Reporting
 7998 W Thunderbird Rd Ste 109
 Peoria, AZ 85381
 Tel: 623-889-8999
 Fax: 623-889-8998
 Delia@advantagepluscredit.com
 Website: advpluscredit.com

Ask for Delia

The Ultimate Credit Reporting Tool



Online Mortgage Credit Reports
Credit Reports Anytime, Anywhere
 Credit Card Payment Option Available

Rescoring Available

- Credit Analyzer
- What If Simulator
- Automated Valuation Models
- Identity Verification
- Flood
- Credit Assure

Be Credit Smart
 Personal Reports
 Direct to Consumer

Staff is FCRA Certified

View your invoices anytime with our E-billing feature!

File #	Ref #	Date	Description	Credit	Amount
898		6/12/2001	PAUL SAMPLE *****377 BRIGHT, RICHARD	\$0.00	\$12.00
813		6/13/2001	PAUL SAMPLE *****5814 BODISON, ALFREDO supplement	\$0.00	\$0.00
907		6/14/2001	PAUL SAMPLE *****1592 BUSSANICH, MARY	\$0.00	\$15.00
901	123456	6/13/2001	PAUL SAMPLE *****3344 CONSUMER, JOHN	\$0.00	\$15.00
906		6/14/2001	PAUL SAMPLE *****7890 CRAWFORD, ROBERT	\$0.00	\$15.00
906		6/14/2001	PAUL SAMPLE *****7890 CRAWFORD, ROBERT supplement	\$0.00	\$0.00
905		6/13/2001	PAUL SAMPLE *****5191 STEINER, BILL	\$0.00	\$12.00
899		6/12/2001	PAUL SAMPLE *****5191 STEINER, BILL	\$0.00	\$12.00
904		6/13/2001	PAUL SAMPLE *****3156 WINHOFFER, EARNEST	\$0.00	\$12.00
				Total	\$0.00 \$109.00

Customer Service is Our Commitment

Instant Internet Access to all the Features You Need!

Time Saving Benefits

MORTGAGE CREDIT LINK [Main](#) [Download](#) [Logout](#)

[Main](#) > [Credit File](#)

CREDIT [Publish](#) [Request RMCR](#) [View Invoice](#) [Close](#)

FILE #: 1159 FANNIE JOB#: _____
 BOR: ALFREDO BODISON 069-68-5814 REF NUM:
 CO-BOR: CAROLL GREENBERG 578-88-6547 CHARGE: \$20.00
 ADDR: 233 PO BOX CARUTHERS CA 93609 LOAN TYPE: _____
 PREV: _____ MAR./DEP.: /

Supplement Requests History

Type	Date Ordered	Date Completed	Status	
TRADE	7/9/2001 12:12:48 PM		WORKING	review
TRADE	7/9/2001 2:03:17 PM	1/16/2002 4:20:45 PM	COMPLETED	review

Submit General Request [How to order supplement](#)

RUSH (There may be an additional fee)

Supplement Reports
None

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	B	7/9/2001 12:08:13 PM	YES	SAM MADISON	
EQUIFAX	B	7/9/2001 12:08:14 PM	YES	SAM MADISON	
EXPERIAN	B	7/9/2001 12:08:17 PM	YES	SAM MADISON	
EQUIFAX	C	7/9/2001 12:33:55 PM	YES	SAM MADISON	
TRANSUNION	C	7/9/2001 12:33:55 PM	YES	SAM MADISON	
EXPERIAN	C	7/9/2001 12:33:58 PM	YES	SAM MADISON	

Charges

Date	Description	Credit	Charge
7/9/2001		\$0.00	\$12.00
7/9/2001	CREDIT	\$12.00	\$0.00
7/9/2001		\$0.00	\$15.00
1/16/2002	late fee	\$0.00	\$5.00
Total:		\$20.00	

Create Derogatory Letters, Mortgage Only Reports, Letters of Denial – right from your desktop!

VIEW REPORT

- PREQUAL
- Request RMCR
- other –

UNMERGE REPORT

BORROWER
 CO-BORROWER

EXPERIAN
 TRANSUNION
 EQUIFAX

FLOOD

DEROGATORY ACCOUNTS LETTER

FILE # 4547
 REPORT TO MORTGAGE-R-USERNEST BROKER
 LOAN # _____
 BORROWER CONSUMER, JOHN
 CO-BORROWER _____
 STREET 12 BRICH AV
 CITY, STATE, ZIP APTOS, CA 95003

Dear Borrower,
 A copy of your credit report has been provided to your lender in association with your recent mortgage application.
 A brief statement may be required by your lender to explain credit accounts which indicate a past due credit history status, public record items and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to your LENDER promptly. If you are unsure of the explanation required, please contact your mortgage lender.
 IT IS VERY IMPORTANT that you respond to your lender IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to MERIDIANLINK.
 Please return this letter to: MORTGAGE-R-USERNEST BROKER
 123 STREET
 LUCKY, CA 92823
 Phone: 741-562-2563

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.
 Your credit information has been provided by the following organizations. If you so desire, you can contact them to dispute items on your credit report:

Trans Union P.O. Box 4800 Chester, PA 19016 866-887-2873	Experian P.O. Box 2002 Allen, TX 75013 888-397-3742	Equifax Credit Information Services P.O. Box 742241 Atlanta, GA 30374 800-885-1111
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Online Customer Service: Submit requests for updates, verifications, even RMCRs instantly over the Internet!

TRADE SUPPLEMENT #4567 - BOVE, ROBERT - 324128312

Check and/or Verify

Update balance Verify late dates
 Update payment Not applicant
 Account is current Delete duplicate
 Account is closed Included bankruptcy
 12 months rating Other

Account Number: 23024509568
 Creditor: METRO BANK
 Ordered By: ERNEST BROKER
 Email: ernest@123.com

Additional instructions:

RUSH (There may be an additional fee)

FAST 3-bureau merged credit reports in 30 seconds or less. All processing is done online in real-time. That means no more waiting for faxes, phone calls, or e-mails!

FLEXIBLE Merge and Un-Merge features allow you to customize your reports based on bureaus, scores, and borrowers, merging and unmerging the data as you like.

RELIABLE Our system is robust and reliable so you can make quality loan decisions when you need to.

CONVENIENT Access credit information 24 hours a day, 365 days a year using any Internet connection.

EASY TO SET-UP Connect to the system through your web-browser and start pulling reports immediately. The system is *browser-based*, meaning no software to install and no network or firewall issues to deal with.

LOS COMPATIBLE The system interfaces with all the popular LOS systems, auto populating your 1003 forms to save you time.

SECURE The system is ICSA certified, utilizes 128-bit SSL encryption, and incorporates multiple security access levels to ensure the highest degree of security.

NEW FEATURES

- Online Flood Services
- Credit Card Payment
- Zip Code-Based Bureau Selection