



# THE ULTIMATE CREDIT REPORTING TOOL

We provide you with an interactive credit report that puts you in control. Our Internet-based credit reporting system makes ordering a pre-qualifying 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 Secure Internet Connection.

**Credit Order**

XP
TU
EF

**REPORT**

**SCORE**

**FRAUD**

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

Secure Internet Connection

Zip Code-based ordering

Unmerge borrowers and bureaus

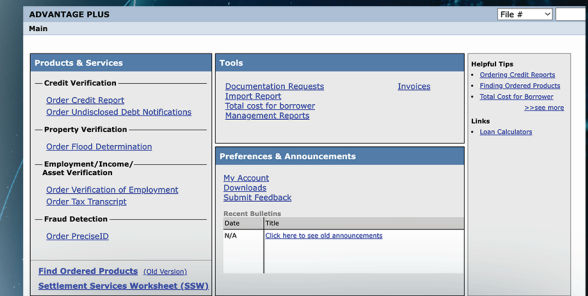
**Options**

Automatic Print ?

Pay by credit card

[Enter Access Codes...](#)

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.



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

- Rescoring Available
- What If Simulator
- 4506-C Tax Transcripts
- VOE/VOI
- AVM's
- Identity Verification
- Flood Certificates

View your invoices anytime with our E-billing feature!

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@mycreditsources.com  
Website: MyCreditSources.com  
Ask for Delia

We are Credit Experts  
Staff is FCRA Certified

| File #                                   | Ref #      | Date      | Description  | Payments | Charges |
|--|------------|-----------|--|----------|---------|
| 1819847                                  | 1600032973 | 2/13/2024 | *****5000 HOMEOWNER, JOHN 1BURJ-SOFT                 | \$0.00   | \$24.00 |
| 1819847                                  | 1600032973 | 2/13/2024 | *****5000 HOMEOWNER, JOHN SURCHARGE - FICO SCORE 24  | \$0.00   | \$13.10 |
| 1819848                                  | 1600032973 | 2/13/2024 | *****5000 HOMEOWNER, JOHN 1BURJ-SOFT                 | \$0.00   | \$24.00 |
| 1819848                                  | 1600032973 | 2/13/2024 | *****5000 HOMEOWNER, JOHN SURCHARGE - FICO SCORE 24  | \$0.00   | \$13.10 |
| 1828010                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD 3BUR                      | \$0.00   | \$78.00 |
| 1828010                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD SURCHARGE - FICO SCORE 24 | \$0.00   | \$19.65 |
| 1828013                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD 3BUR                      | \$0.00   | \$78.00 |
| 1828013                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD SURCHARGE - FICO SCORE 24 | \$0.00   | \$19.65 |
| 1828026                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD 3BUR                      | \$0.00   | \$78.00 |
| 1828026                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD SURCHARGE - FICO SCORE 24 | \$0.00   | \$19.65 |
| 1828182                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD 3BUR                      | \$0.00   | \$78.00 |
| 1828182                                  |            | 2/28/2024 | *****0029 TESTCASE, EDWARD SURCHARGE - FICO SCORE 24 | \$0.00   | \$19.65 |
| 1828239                                  |            | 2/29/2024 | *****0029 TESTCASE, EDWARD 3BUR-SOFT                 | \$0.00   | \$0.00  |
| 1828239                                  |            | 2/29/2024 | *****0029 TESTCASE, EDWARD SURCHARGE - FICO SCORE 24 | \$0.00   | \$19.65 |
| 1828831                                  |            | 2/29/2024 | *****0029 TESTCASE, EDWARD 3BUR                      | \$0.00   | \$78.00 |
| 1828831                                  |            | 2/29/2024 | *****0029 TESTCASE, EDWARD SURCHARGE - FICO SCORE 24 | \$0.00   | \$19.65 |
| Subtotal of Charges for DELIA ZUNIGA     |            |           |  | \$582.10 |         |
| Subtotal of Tax (0.00%) for DELIA ZUNIGA |            |           |  | \$0.00   |         |
| Subtotal of Payments for DELIA ZUNIGA    |            |           |  | \$0.00   |         |
| Total Charges                            |            |           |  | \$582.10 |         |
| Total Tax (0.00%)                        |            |           |  | \$0.00   |         |
| Total Payments                           |            |           |  | \$0.00   |         |
| Grand Total                              |            |           |  | \$582.10 |         |

NOTE:

# INSTANT INTERNET ACCESS TO ALL THE FEATURES YOU NEED!

# TIME SAVING BENEFITS

**ADVANTAGE PLUS** File #

[Main](#) | [Credit Order Info](#)

[View Invoice](#) [Close](#)

**FILE #:** 1863394 **REF #:**  
**APPLICANT:** EDWARD TESTCASE - \*\*\*\*\*0029 **XP:** 592 **TU:** 605 **EF:** 580  
**CO-BOR:**  
**ADDR:** 123 MAIN ST, PEORIA, AZ 85381  
**PREV:**

[Requests History](#)

| Type                     | Processor | Account | Latest Message | Ordered | Resolved | Status |
|--------------------------|-----------|---------|----------------|---------|----------|--------|
| *** NO RECORDS FOUND *** |           |         |                |         |          |        |

[Documents](#)

| Description              | Date |
|--------------------------|------|
| *** NO RECORDS FOUND *** |      |

[Upload Borrower Authorization](#)

**Submission Results**

| Bureau     | For | Date           | OK  | Ordered By  | Error Message |
|------------|-----|----------------|-----|-------------|---------------|
| EQUIFAX    | B   | 3/1/24 9:52 AM | YES | PETE ZUNIGA |               |
| EXPERIAN   | B   | 3/1/24 9:52 AM | YES | PETE ZUNIGA |               |
| TRANSUNION | B   | 3/1/24 9:52 AM | YES | PETE ZUNIGA |               |

[Order Refresh Report](#)

**Charges**

| Date      | Description | Credit       | Charge        |
|-----------|-------------|--------------|---------------|
| 4/26/2024 | 3BUR        | \$0.00       | \$0.00        |
|           |             | <b>Tax</b>   | <b>\$0.00</b> |
|           |             | <b>Total</b> | <b>\$0.00</b> |

[Make Credit Card Payment](#)

Contact Advantage Plus: call (623) 889-8999 or fax (623) 889-8998  
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**VIEW REPORT**

- [WEB / PDF / Print](#)
- [Prequal Analyzer](#)
- Other Reports --

**ADD-ON PRODUCTS**

- [Comparison Report](#)
- [Request Supplement](#)
- [Request REPOSITORY UPDATE](#)
- [Request RMCR](#)
- [Request VOE](#)
- [Add Bureaus/Spouse](#)
- [Undisclosed Debt Notifications](#)

**UNMERGE REPORT**

BORROWER  
 CO-BORROWER

EXPERIAN  
 TRANSUNION  
 EQUIFAX

[Additional Options](#)

Web  PDF [View](#)

**ADDITIONAL PRODUCTS**

- [Flood Determination](#)
- [ID Verification](#)
- [Tax Transcript](#)

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

Online Customer Service: Submit requests for updates, verifications, even rescues instantly over the Internet!

**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** Merging 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

SHOW ALL English [Share](#) [Close](#)

**CONSUMER EXPLANATION LETTER**

**FILE #:** 1863394 **CREDIT REPORT PROVIDED BY:** ADVANTAGE PLUS  
**REFERENCE #:** **APPLICANT:** TESTCASE, EDWARD 7998 WEST THUNDERBIRD ROAD, SUITE 109 PEORIA, AZ 85381  
**CO-APPLICANT:** **ADDRESS:** 123 MAIN ST, PEORIA, AZ 85381 **VOICE:** 623-889-8999 **FAX:** 623-889-8998  
**RE:** CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,  
A copy of your credit report has been provided to ADVANTAGE PLUS CREDIT in association with your recent application.

A brief statement may be required by ADVANTAGE PLUS CREDIT to explain credit accounts which indicate a past due credit history status, public record items, addresses, 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 ADVANTAGE PLUS CREDIT promptly. If you are unsure of the explanation(s) required, please contact ADVANTAGE PLUS CREDIT.

IT IS VERY IMPORTANT that you respond to ADVANTAGE PLUS CREDIT IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to ADVANTAGE PLUS.

Please return this letter to: **ADVANTAGE PLUS CREDIT**  
7998 W THUNDERBIRD RD STE 109  
PEORIA, AZ 85381  
Phone: 6238898999

\* 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 us or them to dispute items on your credit report:

|   |   |  |
|---|---|--|
| <b>TRANSUNION</b><br>PO BOX 2000<br>CHESTER, PA 19016<br>800-816-8800<br>transunion.com/myoptions | <b>EXPERIAN</b><br>PO BOX 2002<br>ALLEN, TX 75013<br>888-397-3742<br>www.experian.com | <b>EQUIFAX</b><br>PO BOX 740241<br>ATLANTA, GA 30374<br>800-685-1111<br>www.equifax.com/fcra |
|---|---|--|

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

**TRADELINE SUPPLEMENT** #1863394 - TESTCASE, EDWARD - \*\*\*\*\*0029

To expedite or ensure that your request is verifiable, please enter the applicant's phone number to authorize a conference call with the applicant.

**Check and/or Verify**

|   |   |  |
|---|---|--|
| <input type="checkbox"/> Update balance   | <input type="checkbox"/> Verify late dates  | <input type="checkbox"/> Update rating       |
| <input type="checkbox"/> Update payment   | <input type="checkbox"/> Not applicant      | <input type="checkbox"/> Included bankruptcy |
| <input type="checkbox"/> Delete duplicate | <input type="checkbox"/> Account is closed  | <input type="checkbox"/> Verify PITI         |
| <input type="checkbox"/> 12 months rating | <input type="checkbox"/> Account is current | <input type="checkbox"/> Other               |

Account Number: 72973583  
Creditor: BANK OF AMERICA MORTGA  
Applicant's Phone:   
Ordered By: MINKY  
Requester's Email (please verify): coachminky@gamil.com  
Requester's Phone: 6238898999  
Additional Instructions:

I have provided or will provide document(s) for this request

**Document Description** **Borrower's Authorization**  
Borrower Authorization F:  Choose File | No file chosen  
Document Description:  Attach Documentation  
 Choose File | No file chosen [Attach more...](#)

RUSH (There may be an additional fee)

[Submit Order](#) [Cancel](#)

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