



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 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.

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



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

**www.AdvCredit.com
sales@advcredit.com
303-670-7993**

GROW

Your Business

- **Credit Reports** - We provide easy to read credit reports from one to three of the major bureaus. With **Smart Select**, you have the ability to cascade the bureaus and approve only the applicants that meet your criteria. Credit Seminars are available in select states for continuing education credit.
- **Customer Retention Services** - We provide the services to help you retain your customers!

IMPROVE

Closing Ratios

- **Day 1 Certainty®** - We are DIC certified on 4506-T.
- **Verifications** - Advantage Verification of Employment (VOE), Verification of Income (VOI), Verification of Deposit (VOD) are also available on the Encompass platform.
- **Rapid Rescoring** - Our average turn time for a rescoring request is three days!! Over 92% of our rescoring in 2017 were successful!
- **Free Rescoring Consultation** - Our professional Rescore Express Team provides FREE consultations with loan officers, including recommendations to maximize the rescoring opportunity.
- **Undisclosed Debt Notification** - Monitor a borrower's credit profile throughout the closing process to prevent any last minute surprises!
- **Refreshed Credit Report** - A credit report acquired just prior to closing to help proactively uncover additional debt or credit inquiries.
- **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.
- **Business Summaries** - Your account manager will go over your business to fine tune your services to ensure that we are helping to grow your business.