

Our Commitment & Our Leadership



CREDIT PLUS^{INC}

The Premier Provider of Mortgage Information Solutions

About Credit Plus

Credit Plus has been a leader in cutting-edge credit information services since 1928. The premier provider of mortgage information solutions, Credit Plus is dedicated to equipping mortgage professionals with an unsurpassed level of service and technology. The company helped pioneer web-based credit reporting in the mortgage industry.

The company is privately held, with headquarters in Salisbury, Maryland. Its approximately 100 employees serve over 6,500 companies across the country. Credit Plus' philosophy of liberal staffing to handle rapidly increasing business has resulted in the highest of client retention rates – all while maintaining competitive pricing.

Our Commitment

To provide our customers with an unmatched level of mortgage information technology, supported by a superior level of customer service.

Our Leadership

Credit Plus' corporate leadership is dedicated to making the company the preferred provider of information solutions to the mortgage industry.

Steve Grant - President & CEO

Michael Hall - Vice President of Operations

Allen (A.J.) Johnson - Vice President of Sales

Credit Plus can be found on the Web at www.creditplus.com.

Mortgage Information Solutions

Credit Plus offers a host of core products and services in addition to its exclusive tools.

Mortgage Loan Report

Close loans in just hours instead of several days with Credit Plus' Mortgage Loan Report (MLR) – the only automated system for determining an individual's lien position on a property. Reports are generated in just 30 seconds, and at a lower cost than the traditional three- to four-day waiting period. Additional highlights of this automated mortgage loan report include:

- After gathering credit-based information on equity lending and refinancing, the MLR identifies mortgage-secured liens currently listed on a borrower's credit report
- Affidavit generated for the borrower to list any other liens or encumbrances on his or her property
- MLR may be used for home equity, second mortgages, refinance and home improvement loans – on a primary or secondary residence; residential property only
- Allows a maximum of \$500,000 on home equity, second mortgages and home improvement loans, with a \$100,000 maximum on refinance loans
- The borrower must have a credit score of at least 620, with loan-to-value ratios not to exceed 95%
- Backed by Error and Omission coverage in the event that errors or omissions in the report result in loss to the lender

Mortgage Loan Report

Flood Reports

Our technology provides a seamless, fast and cost-effective online flood ordering solution.

Flood zone determinations include:

- Completely Web-based
- Integrated ordering process
- High auto-determination rate
- Life of loan services
- HMDA services
- Nationwide coverage
- Full legal compliance
- Premier selection of flood providers



Credit Reports

- 1,2,3 Bureau Merged Credit Reports – Optional FICO scores, fraud alerts and OFAC check
- Residential Mortgage Credit Reports – Includes tradeline updates, employment and rental verifications and consumer interview
- Mortgage Reference Reports – Mortgage history report available in 12- or 24-month format
- Non-traditional Credit Reports – FNMA-approved report for consumers with little or no credit history
- Supplemental Credit Reports – Contains updated tradelines only
- Business Credit Reports – Public record and creditor information from Experience, and business reference verifications

Continued on reverse side

Mortgage Information Solutions

Automated Valuation Models (AVMs)

Automated Valuation Models significantly reduce the time and costs associated with the traditional property appraisal process, while providing consistency and objectivity. These statistically-based computer programs utilize real estate information such as comparable sales, property characteristics, tax assessments and price trends to generate an estimate of value for a property.

- Nationwide coverage
- Completely Web-based
- Integrated ordering process
- Instant return
- Premier selection of valuation models including:
 - Case Shiller Weiss (CASA)
 - Basis 100
 - Home Value Explorer (HVE)
 - Value Point 4

Tax Return Verification (TRV)

Tax Return Verification reports provide a streamlined method of verifying borrowers' tax information to combat the increasing occurrence of mortgage fraud in this area. The result is reduced risk for mortgage lending professionals and improved services for ethical consumers. TRVs compare the income-related lines of a tax return as provided by the borrower with the same lines on file at the Internal Revenue Service. Any variations are highlighted in an easy-to-read report. The data can be obtained for any individual or business that has authorized the release of the information in connection with an application for credit or a similar consideration.

ScorePlus FICO Rescoring

The ScorePlus rescoring service updates many types of consumer credit information directly with Equifax, TransUnion and Experian in as little as three business days – as opposed to the typical six weeks for credit file updates initiated by borrowers. Credit Plus will forward verifiable documents supplied by the borrower for a rush investigation and update of items represented incorrectly on their credit report.



Exclusive Products & Services

Take advantage of Internet technology with a cost-effective, purpose-built Web application that can give your company the competitive advantage to succeed in today's business environment. Our expertise in the financial information industry makes us a proven leader in providing cutting-edge credit reporting technology.

ASPECT

Add credit reporting to your website with ASPECT – ASP Plug-in for Electronic Credit Data Transmission – a revolutionary website plug that provides private label credit reporting to your existing website. Offered exclusively by Credit Plus, ASPECT is a cost-effective tool that

ASPECT
ASP PlugIn for Electronic Credit Data Transmission

gives mortgage professionals a competitive edge through the use of Internet technology. Key benefits include:

- No programming required
- Credit report fees charged to consumer's credit card or billed to lender
- Value-added ScoreWizard® report delivered directly to consumer to help them understand and improve their credit score
- Immediate notification along with credit report number is sent to lender
- Credit report instantly available for review and processing by loan officer or processor



PDAnalyzer

Receive instant and secure access to consumer credit information – delivered right to the palm of your hand – with PDAnalyzer. The first of its kind in the mortgage industry, PDAnalyzer is an exclusive wireless technology.

This innovative service provides:

- Instant access (within 30 seconds) to FICO scores and credit summary from a wireless device – with no downloading
- 24/7 availability
- Detailed summary of consumer's payment history and current debt from anywhere, at any time
- Accurate prequalification of loan applicants from remote locations
- Secure communication using SSL/128-bit encryption, built on Microsoft's® .NET technology
- No additional fees for current users of Credit Plus products



ScoreWizard®

Secure more loans with ScoreWizard® by helping borrowers reach their target credit scores efficiently. This first-of-its-kind credit advisory tool gives mortgage brokers, bankers and lenders the ability to coach clients on how to improve their credit score and overall financial well-being. Key benefits of this valuable way to increase business volume include:

- Easy access via Credit Plus' website
- Four sequential elements to the Web application:
 - Analyzer – looks at the positive and negative factors influencing the borrower's credit score
 - Advisor – suggests how to maximize and improve both the score and overall financial standing
 - What-If Simulator – demonstrates the impact that actions such as adding or removing accounts and correcting errors could have on the credit score – letting the broker predict the results
 - ScorePlus – updates and rescores credit files in as little as 72 hours after the borrower has taken the actions recommended and supporting documents have been forwarded
- Opportunity to build a new segment of business by capturing loans that might otherwise fail due to poor credit scores



Mortgage bankers, brokers and lenders can count on Credit Plus for innovative and valuable technology-based tools that assist in various aspects of everyday business. Leading the industry with these valuable solutions, Credit Plus' products and services give mortgage professionals a competitive edge in an ultra-competitive marketplace.

MortgageDataNet

MortgageDataNet (MDN) is a group of robust, stable, and powerful Web-based applications for the order, delivery and management of mortgage settlement services. A flexible and easy-to-use system, MortgageDataNet is designed for mortgage professionals to access:

- Credit Reports
- Flood Certificates
- Property Valuations (AVM)
- Mortgage Loan Reports (MLR)
- FICO Score Analysis...and more

Unlike many other systems, MortgageDataNet is not simply a portal for accessing mortgage settlement services companies. All your data is securely ordered, delivered, stored and managed from one convenient location, making MortgageDataNet a true data network.

Key benefits

- Simple access through commonly-used Web browsers
- Instantly request, retrieve, view and print credit, flood and property data
- Submit requests for supplements and other services instantly with a click of a button
- Track status of customer service requests
- Send automatic email notifications upon completion of services
- Manage multiple users and rights through powerful account management features
- Valuable management reports, such as activity summaries
- Real-time viewing and printing of billing invoices
- Familiar Web browser layout is user-friendly and accessible 24 hours a day, 7 days a week

Technology

MDN is built from the ground up using modern technologies that are more robust, reliable, and flexible than the legacy systems that are a nightmare to maintain. MDN uses C++, XML, XSL, SSL, COM, DCOM, DHTML and other advanced technologies. Combining our software and hardware expertise, MDN uses an enhanced version of load-balancing, redundancy, security, and client-server architecture that provides a safe and reliable system.

Loan origination software interfaces

XML is Credit Plus' universal solution to system integration. Because Credit Plus is experienced with XML, your dream of integrating your proprietary or commercial Loan Origination Software is now a reality. XML allows for easy transmission, validation, and interpretation of data between applications and between organizations.



Credit Plus interfaces with over 40 of the industry's most popular LOS systems, giving you the ability to rapidly implement the connectivity your company requires.

CreditAPI

Automate your credit-based decisions and close mortgage, auto, or other credit-based business transactions quickly, efficiently, and profitably with CreditAPI. CreditAPI is a revolutionary new tool for pulling and storing credit data directly from the credit repositories through a simple Internet connection and then delivering the data to the requesting application. This specialized application consists of a Web-based front-end management tool, several return data formats such as HTML, XML, and PDF, and various pre-built request interfaces that that can easily be used by Loan Origination Systems, Web applications, and other credit decision software. Credit Plus pays the prohibitive cost of TruSecure security certification and hardware maintenance. Credit requests are made through HTTPS post to avoid any network or firewall issues that you might normally encounter. CreditAPI is your key to a secure, reliable, and instant connection to credit data via the Internet.

