



NEWS RELEASE

Credit Plus, Inc.
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CITIZENS HOME LOAN ACCEPTS PRBC REPORTS THROUGH CREDIT PLUS, INC.

*Lender to authorize mortgages for those with timely bill-paying practices
but no FICO Score*

Salisbury, Md., November 26, 2007 – Citizens Home Loan announces that it will authorize potential borrowers with little or no credit histories to qualify for mortgages with PRBC (Pay Rent Build Credit) Reports through Credit Plus, Inc.

“We’re excited that Citizens Home Loan sees the value in working with individuals with non-traditional credit scores as most are a viable credit risk,” said Allen Johnson, Vice President of Sales and Marketing at Credit Plus. “It’s crucial in today’s mortgage environment to ensure that the borrowers are truly qualified to obtain funding. There are numerous people out there who pay their bills on time but have no traditional credit score. Through these alternative credit reports, Citizens Home Loan will enable more and more people to obtain the American dream.”

“PRBC Reports through Credit Plus allow us to take our customer service to another level. Simply by going to our website, consumers can enter their bill payment data which is verified by a trusted third party. We feel confident that these reports are accurate and are an effective way to mitigate risk while allowing more individuals to qualify for a home,” stated Scott Hastings, Director of Marketing at Citizens Home Loan.

In 30 states, Citizens Home Loan provides PRBC Reports through Credit Plus at its retail branches and network of more than 300 mortgage brokers.

Traditionally, credit bureaus do not track payments for recurring bills such as rent, gas, electric and phone bills, payday loans, alimony, child-support payments, and remittances unless they are late. As a result, it is estimated that up to 50 million consumers do not qualify for home loans or are prevented from receiving loans at reasonable rates, even though they have always paid their bills on time. Credit Plus’ PRBC Reports are consumer credit reports that include payment histories that are reported:

- By a consumer and verified by an FCRA-certified third party or

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- Directly to PRBC by a consumer's bill payment service such as his or her bank or credit union or
- Directly to PRBC by a creditor or service as would be reported to a major credit bureau

They include detailed trade line data and utilize verification procedures that are acceptable to Fannie Mae, Freddie Mac and other large lenders.

For additional information on Credit Plus' PRBC Reports, call 800-258-3488 or log-on to www.creditplus.com.

About Credit Plus, Inc.

Credit Plus, Inc., a leader in credit information services since 1928, is dedicated to providing mortgage professionals with an unsurpassed level of service and technology. Headquartered in Salisbury, Maryland, the company provides quality products and services to mortgage professionals throughout the nation.

Credit Plus goes BEYOND BUNDLED™ by combining key settlement services with stellar customer service. It also offers an innovative program providing mortgage professionals with targeted leads.

For more information, please call 800-258-3488, email beyondbundled@creditplus.com or visit the company's website at www.creditplus.com.

About PRBC

PRBC is a consumer reporting agency that collects, stores, scores, and reports bill payment data in compliance with the Fair Credit Reporting Act. It is the first credit repository to give prospective borrowers the tools to demonstrate their creditworthiness without the need to go into debt. PRBC receives payment data from financial institutions' bill payment services when consumers choose to have their payments reported. In addition, PRBC has partnered with the National Credit Reporting Association to use industry best practices to verify trade line accounts and up to three years worth of prior payments that consumers can report directly to PRBC.

PRBC Reports meet Fannie Mae's, Freddie Mac's, and FHA's standards for documenting creditworthiness in the absence of a traditional credit history. PRBC does not charge consumers a fee to enroll in the service or to view their own payment data. Consumers and businesses can learn more about PRBC at www.prbc.com.

About Citizens Home Loan

Citizens Home Loan (CHL) has helped families all across America to plan their financial futures and use their home as their greatest financial tool. CHL's principals bring a combined 75 years of experience to the company and its vision. CHL was incorporated in Charlotte, North Carolina in 2002 and currently funds loans in 30 states. With a wide range of loan programs, we find the loan that best suits our borrowers' needs. CHL also offers financial services products such as checking and savings accounts, CD's and auto loans to address customers' overall financial needs.

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