



NEWS RELEASE

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CREDIT PLUS, INC ANNOUNCES ENHANCEMENTS TO ASPECT ELECTRONIC CREDIT DATA TRANSMISSION PLUG-IN *Powerful tool reduces operating costs by up to 80 percent*

Salisbury, Md, September 9, 2008 – Credit Plus, Inc., a leader in the credit information industry since 1928, announces enhancements to ASPECT, a website plug-in that provides private label credit reporting from a mortgage lender’s website. The application allows a potential borrower to obtain a credit score analysis outlining the factors affecting the score. It also provides access to the credit score delivered in compliance with FACTA through a separate “Notice to Home Loan Applicant.”

“A mortgage company has to be willing to change the way it does business, especially in these trying economic times. ASPECT is a helpful tool that gives mortgage professionals a cost-effective way to pre-qualify their customers, saving them up to 80 percent on their credit invoices. Our recent upgrades to the system also make the process more efficient,” stated Steve Grant, President of Credit Plus, Inc.

The ASPECT plug-in carries benefits for both the borrower and lender. Since the borrower pays for the credit report up front, it decreases the lender’s credit reporting costs by up to 80 percent. And, since borrowers receive an analysis of their credit report, they have the potential to implement changes to their finances that may positively impact their scores, allowing them to obtain better interest rates.

“ASPECT is an extremely effective planning tool that saves so much time while reducing operating costs. And, it gives clients the ability to see what they can do instead of guessing what to do. It changes the way people think. It gives people hope,” said Alan Yanovsky, Branch Manager at Precision Funding Group in Southampton, Pa.

Updates keep mortgage professionals in compliance

ASPECT now boasts two enhancements, including the introduction of a default verification email to the potential borrower. This email contains a receipt for the purchase, a link to return to the credit score analysis that can be accessed for up to 30 days, a link to order a free consumer credit report, plus a link to opt-out of pre-screened offers of credit. Opting out can prevent an applicant from appearing on trigger lists. In addition, the mortgage professional the borrower is working with receives an email notification referencing the credit report and score analysis for evaluation and processing. The customer does not receive a consumer credit report through ASPECT;

rather, the mortgage professional will obtain the mortgage credit report to be used for processing. The second enhancement is the addition of a FACTA disclosure to the email. The inclusion of this disclosure automatically keeps the mortgage lender in compliance.

“Many times, a mortgage professional takes an application and pulls a credit report only to find out that the customer does not qualify for a mortgage, losing the money invested in obtaining that report,” said Grant. “With ASPECT, a mortgage professional can direct his or her customers to the lender’s website and consequently receive the scoring information, which is paid for by the customer upfront.”

About Credit Plus, Inc.

Credit Plus, Inc., a leader in credit information services, is dedicated to providing mortgage professionals with an unsurpassed level of service and technology. Headquartered in Salisbury, MD, the company provides quality products and services to a variety of clients nationwide.

Credit Plus provides lenders and brokers the best tools and support to close more loans faster and cheaper. It recently introduced Ariston, a company located in Pittsburgh, which offers the best in title and settlement/closing solutions nationwide.

Credit Plus and Ariston go BEYOND BUNDLED™ by combining key settlement services, such as credit reports, flood reports, title insurance, AVMs, Warranted AVMs, TRVs and more, with stellar customer service.

For more information, please call Credit Plus at 800-258-3488, email beyondbundled@creditplus.com or visit the company’s website at www.creditplus.com. For more information on Ariston, please call 800-569-9951, email aristonsales@aristonthebest.com or go to www.aristonthebest.com.

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