



NEWS RELEASE

Credit Plus, Inc.
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Credit Plus Partners with PRBC® (Payment Reporting Builds Credit) to Help Consumers Build Credit

Service enables more applicants to qualify for home loans

Salisbury, Md, January 2, 2007 – Credit Plus, Inc., a leader in the credit information industry since 1928, announced today that it is offering PRBC Reports to mortgage professionals. PRBC is a national consumer reporting agency that allows consumers and small business owners to build their credit through timely payments of rent and other recurring bills.

“It is estimated that up to 50 million adults can’t get credit because they have low or no credit scores or incomplete national credit files,” said Allen Johnson, Vice President of Sales and Marketing at Credit Plus. “PRBC uses an alternative reporting model that lets lenders more accurately and fairly assess the creditworthiness of borrowers, thereby enabling more people to qualify for home loans. The program helps those who were previously unable to get credit, such as recent high school or college graduates, immigrants, or those who have lost a spouse through death or divorce.”

Johnson continued, “With MBA forecasting another 14% drop in originations in 2007, we are confident that the use of PRBC Reports will help brokers and lenders qualify more applicants and close more loans,” Johnson said. “This non-traditional method of credit scoring will make the dream of homeownership a reality for many more people.”

Traditionally, credit bureaus do not track payments for recurring bills such as rent; private mortgages; gas, electric and phone bills; payday loans; alimony; child-support payments, and more. As a result, millions of 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.

Using PRBC, consumers will earn a BPS (Bill Paying Score) based on timely monthly bill payments. When combined with the information in a traditional credit report and FICO score, a history of on-time bill payments can help consumers qualify for mortgages, as well as reduced mortgage rates and fees.

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PRBC Reports contain trade line accounts and payment history that has been reported from three sources:

- Self-reported by the consumer and verified by a trusted third party using verification procedures and quality standards that meet and exceed those required by Fannie Me, Freddie Mac, and the FHA
- Reported directly to PRBC by the consumer's bill payment service, such as their bank, credit union, or specialty bill payment processor. PRBC offers a credit-building online bill pay service at its web site, www.prbc.com
- Reported directly to PRBC by a creditor or service provider as would be reported to a major credit bureau

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 an alternative credit bureau that enables consumers and small businesses to demonstrate their creditworthiness through their payments for rent, utility, phone, insurance, and other recurring obligations. PRBC Reports meet secondary mortgage market guidelines for documenting payments on traditional and non-traditional trade lines. Consumers can create their own credit file at PRBC by entering their bill payment histories, and have the file reported subject to verification by PRBC. PRBC also offers an online bill payment service that enables consumers to build their credit file automatically as they pay their monthly bills. PRBC advocates "Payment Reporting Builds Credit" and is incorporated as Pay Rent, Build Credit, Inc. Learn more at www.prbc.com.

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