



NEWS RELEASE

Credit Plus, Inc.
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**Mortgage Guaranty Insurance Corporation (MGIC)
Now Accepts PRBC Reports Through Credit Plus**
*First alternative credit report and score to be accepted by
private mortgage insurance provider*

Salisbury, Md, April 19, 2007 – PRBC (Pay Rent Build Credit) Reports, which are available through Credit Plus, Inc., a leader in the credit information industry since 1928, will be accepted by Mortgage Guaranty Insurance Corporation (MGIC), the primary subsidiary of MGIC Investment Corp. (NYSE: MTG) to automate approval and pricing decisions. MGIC is the first private mortgage insurance provider to make approvals based upon the PRBC Bill Payment Score (BPS).

“We’re excited to be partnered with PRBC to provide mortgage professionals with alternative credit reports and applaud PRBC’s efforts in obtaining acceptance from major industry players,” said Allen Johnson, Vice President of Sales and Marketing at Credit Plus. “With the current state of today’s industry, it’s more important than ever to ensure that borrowers properly qualify for a mortgage with an interest rate they deserve. PRBC Reports are designed to help individuals who pay their bills but have too few or no traditional lines of credit to meet the requirements for a loan.”

“Bottom line is in today’s environment, lenders are trying to find out who is going to pay their mortgage. PRBC Reports through Credit Plus are a viable way to ensure potential borrowers meet credit requirements,” stated Hunt Gersin, President and CEO of Interactive Financial Corporation, a leading mortgage lender with corporate headquarters in Troy, MI.

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. 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. Credit Plus’ PRBC Reports are consumer credit reports that include payment histories that are verified by an FCRA-certified third party. They include

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detailed trade line data and a BPS that ranges from 100-1000. The Reports 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 for "permissible purposes" under the Fair Credit Reporting Act. It is the first credit bureau to give prospective borrowers the tools to demonstrate their creditworthiness without the need to go into debt. In addition to receiving payment data from creditors and financial institutions' bill payment services, PRBC has partnered with the National Credit Reporting Association to verify trade line accounts and up to three years worth of prior payments that consumers themselves can report directly to PRBC.

Lenders can purchase a PRBC Report depicting a consumer's bill payment history either on a standalone basis, or merged with Equifax, Experian, and TransUnion credit reports. Each PRBC Report is accompanied by a PRBC Bill Payment Score (BPS). A PRBC Report may also be used as a "non-traditional mortgage credit report" (NTMCR) that meets Fannie Mae's, Freddie Mac's, and FHA's standards for documenting creditworthiness. PRBC does not charge consumers a fee to enroll in the service or to view their own payment data at any time. PRBC advocates that *Payment Reporting Builds Credit* and can be accessed at www.PRBC.com

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