



BEFORE YOU APPLY....What you should know about the membership application process.

The Bureaus require that we perform due diligence on all end users before granting them access to Bureau data, to ensure that their data is being accessed only by appropriate, secure, legitimate businesses who have permissible purpose to do so.

Ultimately it's the Bureau's data and they have final say on who can have it.

Please note: All applicants must be fully established (licensing and office) prior to applying. Applicants who aren't will experience significant delays in the processing of their application and risk being charged inspection cancellation fees and/or the cost of a second inspection.

Applicants whose businesses are not yet established will not be activated.

The application process:

When Advantage Credit, Inc. receives your application, we order your physical inspection before we do anything else. The vendor, Trendsourc, will typically contact you within 3 business days to schedule their visit.

We then run through a long list of verification steps regarding your company that must 'pass' prior to you being activated. Please be advised that we must:

- Validate the legitimacy of your company with documented proof that the business is established (aka Proof of Bona Fide), such as a current license, documented LLC or articles of incorporation.
- Make sure individuals are established in business for themselves, or we will need contact the company you work with to obtain a Letter of Authorization.
- Ensure, if your business has been established less than a year, that the address on the Proof of Bona Fide matches both the address on the service agreement and the address where the physical inspection is to be conducted.
- Obtain a credit report on you if your business has been established less than a year.
- When it's received back from Trendsourc, review the physical inspection report on your company to assess potential data security and business legitimacy issues.
 - Residential offices must be in a room dedicated as an office, which functions ONLY as an office and does not serve a dual purpose (i.e. is not also a bedroom, or part of a living room, etc.) and that is physically separated from any living quarters so there is no risk of casual observation of credit data.

- Commercial offices must be separate from any other business, and must be a functional, full-time office with permanent signage. Virtual offices are not allowed. Executive suites are usually not allowed, unless:
 - The entirety of the applicant's business is completely and physically separated from other businesses by a locking door
 - There is no sharing of printers, shredders, computers, servers, faxes etc. with other companies in the suite
- These same requirements apply for an applicant sharing/renting a space from another company, **with the additional restriction that** in this instance the other company has to be in a related industry, such as real estate or a bank might be for a Mortgage Lender. In either scenario, having a desk in an open space that is shared by another company is not allowed. Also, sharing of credit data and related services with those businesses is never allowed.
- For a more in-depth listing of the physical inspection requirements, please read the PDF **'Physical Inspection Information'**
- Research your company to determine if you are providing, offering or affiliated with services that are not allowed by the bureaus.
 - The bureaus do not allow us to have members who are associated with
 - credit repair
 - hard money loans
 - private money loans
 - peer-to-peer lending
 - pornography
 - for-profit credit counseling
 - loan modification
 - debt settlement
 - private investigation
 - media
 - HOA's
 - asset location
 - dating services
 - and other services outlined by the Bureaus

Many documents that we need to perform our vetting of your company can be provided by you when you submit your application, but uploading these documents in our portal. If there is additional information we need regarding your application, we will contact you.

If we need to deny your application, we will email you as promptly as we can. Likewise, it is our goal to process your application through to approval and activation within 10 business days.



If you have questions about your application or the vetting process that haven't been addressed in either PDF, please email applicationstatus@advcredit.com

Thank you and we hope to be working with you soon.