



## Advantage Credit, Inc. – The Fastest Way to Activating Your Account

Prior to completing your application, please review the information below and gather the documentation that will be requested during your application process.

- **Proof of Bonafide:** Company must have a current and active Mortgage Broker and/or NMLS License for mortgage permissible purposes.

For other permissible purposes that are not mortgage, the company will need Proper Licensing / Proof of Legitimacy, such as *Secretary of State, Articles of Incorporation/Organization, City/State License, EIN, etc.*

- **Current and valid government issued photo identification** of the owner of the company.
- **Current phone bill** in the owner’s name, or company name, with the main company phone number and/or the owner’s direct phone number.

**Please note regarding Google Phone numbers:**

- A FREE “Google Voice” number cannot and will not meet Bureau requirements for verification. Please do NOT use a FREE “Google Voice” number as your business’ main number or business owner’s number, as this will delay and prevent your account activation.
- Google has a paid number option for those businesses who have/create a “Business Workspace” account. This paid phone number IS acceptable provided it is setup in the owner’s name and/or company name. The resulting phone bill will include the required verification elements:
  - ✓ the company name and/or owner’s name
  - ✓ the main company phone number and/or the direct owner’s phone number
- **If you have a website**, please make sure the legal company name or DBA, current address, and phone number, are listed on the website. *A website is not a requirement for membership with Advantage Credit, Inc.*

- **Additional Requirements**

If your company has been in existence for LESS THAN ONE YEAR, you must be able to provide **two additional documents** from the following list that **MUST** reflect the company name and current physical address:

Type of Documentation
Articles of Incorporation/ Organization
Business license (either city or state)
Commercial Insurance statement
Company Bank Statement
EIN
Fictitious/ Business Name (filed/stamped)
Franchise agreement (fully executed)
Lease (Signed and dated in past 6-12 months, with at least a 6-month term. Must be provided by a third party.)
Loan Origination Software (LOS) agreement (fully executed)
Secretary of State document (filed/stamped)
Utility Bill
Vendor invoice

➤ **Application Fee:**

The application fee for Advantage Credit, Inc. is \$125 (this fee will be collected prior to processing your application)

➤ **Facility Requirements**

**Residential Home Offices:**

<p><b><u>Home Office Must:</u></b></p> <ul style="list-style-type: none"><li>- Have a dedicated area as an office only / not serving a dual purpose</li><li>- Contain items only specific to everyday function of business</li><li>- Be secured from any foot traffic</li><li>- Have a door separating the office space from remainder of residence</li></ul>	<p><b><u>Home Office Space Cannot:</u></b></p> <ul style="list-style-type: none"><li>- be in a garage, unless it is walled off and has a door</li><li>- have a bed</li><li>- have workout machines</li><li>- contain personal items, clothes, toys</li><li>- have walk-through space going from one part of the home to another</li></ul>
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**Commercially located Offices:**

<p><b><u>Commercial Offices Must:</u></b></p> <ul style="list-style-type: none"><li>- Be separate from any other business</li><li>- Have permanent signage</li></ul>	<p><b><u>Commercial Offices Cannot:</u></b></p> <ul style="list-style-type: none"><li>- share the same office space with other businesses</li><li>- share printers, shredders, computers, Internet/Wi-Fi, servers, office equipment, etc. with other companies.</li></ul>
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NOTE: We will *consider* an applicant in an Executive Suite only if:

- 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, internet/Wi-Fi, servers, office equipment etc. with other companies in the suite

**Facility Inspections on Virtual Offices are not permitted; if you have a virtual office for mailing purposes, your home office will need to be inspected. This home address is what you will enter on your service agreement application.**

Facility Inspection / Photo Requirements

[Office Photo Requirements](#)

**WE MUST BE ABLE TO SEE ALL FOUR WALLS / CORNERS of your office, in their entirety.**

