



Required Documents for Membership

PHOTO ID:

Must provide a current and valid government-issued photo ID

PHONE BILL:

Must have current phone bill that contains your name, or your company name, your main company phone number and/or your 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

WEBSITE:

If you have a website, please make sure that your legal company name, DBA (if applicable), current address, phone number, and NMLS # are listed on the website.

(websites are not a requirement for membership with Advantage Credit Inc.)

LICENSING:

Mortgage permissible purpose applicants must have a current and active Mortgage Broker and/or NMLS License in the name of their company or DBA. To speed up activation of your account, please have a current, active license *before* you begin the application process.

Non-mortgage permissible purpose applicants also need to provide business validation documents to prove their legitimacy. Proper documentation may include- filed documentation with the Secretary of State, Articles of Incorporation/ Organization, City or State License, EIN, etc.

NEW COMPANY:

'Less Than One Year' supplemental documentation is required if your company been in existence for less than one year. You must provide **two (2) additional documents** from the below list reflecting your company name and physical address. If the document has already been used for another Required Document, it cannot also be used as a "Less Than One Year" document.

- Articles of Incorporation/ Organization (filed/stamped)
- Secretary of State document that reflects Active status
- EIN
- Current Lease – must be signed and be 6-12 months minimum.
 - Must be with a 3rd party- not self/same ownership
- Company Bank Statement
- Current Business license (city or state)
- Current Commercial Insurance statement
- Fictitious/ Business Name document (filed/stamped)
- Franchise agreement (fully executed)
- Utility Bill in company name and at company address
- Loan Origination Software (LOS) agreement (fully executed)
- Current Vendor invoice

DBA:

IF YOU OPERATE under a DBA, we need:

- Proper licensing documentation that includes your DBA name
- Secretary of State and/ or State Certification that reflects the correct DBA name
- Updated Articles of Organization/ Incorporation that reflects the DBA name
- EIN that correctly references or includes your DBA