



1st Advantage Mortgage
A DRAPER AND KRAMER Company

FOR IMMEDIATE RELEASE

1st ADVANTAGE MORTGAGE TO OFFER NEW PROGRAM TO PROTECT CHICAGO PROPERTY PRICES *1st Advantage Value Guard™ Will Protect Homeowners From Large-Scale Housing Market Shifts*

Lombard, IL – August 6, 2012 — [1st Advantage Mortgage](#), a [Draper and Kramer company](#) with offices throughout Illinois, announced the addition of 1st Advantage Value Guard™ for their mortgage customers. 1st Advantage Value Guard™ protects the value of their customer's home from future local market fluctuations for up to 15 years. The homeowner will be eligible to file a claim to recoup up to 20% of their original protected value amount when they sell their home.

At time of contract, 1st Advantage Value Guard™ uses the local House Price Index (HPI) provided by the Federal Housing Finance Agency at www.fhfa.gov to determine market movement for future claim payments. After a two year waiting period, 1st Advantage customers can sell their home for a profit or loss and still be eligible to receive a check if their local House Price Index (HPI) has decreased.

"Home finance experts are excited about this product and the stability it brings to the housing market," said Paul Lueken, President of 1st Advantage Mortgage. "Homeowners and potential homeowners have lingering fears about the market and we want to do something to help ease that fear. We see 1st Advantage Value Guard™ as a way of bringing back confidence in homeownership in Illinois and get people buying again. Too many qualified applicants are choosing to rent when they can buy."

Jim Hayes, CFO of 1st Advantage added, "When our customers use 1st Advantage Value Guard™, they don't need to fear another downturn in real estate market values. 1st Advantage Mortgage has always been a different kind of mortgage provider. We recognize that behind every loan is a person, a family and a dream that deserves protection from another real estate market downturn. We look forward to providing property value peace of mind to all our clients."

Through a special agreement with [EquityLock Solutions, Inc.](#), customers of 1st Advantage Mortgage now have access to 1st Advantage Value Guard™ and will receive discounted introductory pricing to protect their home values at today's market value. "We are pleased to work with innovative groups that are bringing real value to homeowners," said Ted Rusinoff, President of EquityLock Solutions. "The 1st Advantage Value Guard™ will help add real value to every homeowner that works with 1st Advantage Mortgage."

About 1st Advantage Mortgage

In today's market it is more important than ever to work with a trusted advisor. At 1st Advantage Mortgage, a Draper and Kramer company, they have been working diligently to serve their clients to earn their trust since they were founded in 1893. They're here to help and look forward to working with you.

About EquityLock Solutions, Inc.

EquityLock Solutions specializes in protecting consumers against one of their biggest financial real estate risks through its flagship product, EquityLock Protection. The company's vision is to help turn around the current U.S. housing industry and restore homeownership confidence in real estate values nationwide. EquityLock Solutions is led by an executive team with more than 100 years of collective experience in using financial products to meet the needs of individuals and families throughout the United States.

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For more information on this topic, or to schedule an interview with Paul Lueken, please call 630-376-2100 or contact him at

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