



PRESS RELEASE

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Lenders One, Mortgage Builder Partner for End-to-End Loan Origination *Cooperative members gain efficiency, paperless functionality*

ST. LOUIS, Feb. 25, 2009 – [Lenders One Mortgage Cooperative](#), a national alliance of mortgage bankers, has teamed with [Mortgage Builder Software Inc.](#), a Southfield, Mich.-based provider of loan origination software for the mortgage industry, to offer end-to-end loan functionality for Lenders One members. The partnership will give cooperative members increased productivity and reduced costs by eliminating manual processes as well as having online accessibility to real-time data.

“It is important that Lenders One can provide a comprehensive suite of mortgage products to its members that will satisfy their individual needs and ensure added efficiencies, continued growth and success in their communities,” said Luke Pille, Lenders One director of national programs. “Mortgage Builder best supports our diversity of lenders in offering compatibility with both retail and wholesale production. The company’s ‘everything’s included’ approach offers electronic document management and compliant closing document generation at no extra charge, so Lenders One members can opt to pass the savings onto their borrowers and gain a competitive advantage in their markets.”

Mortgage Builder’s system functionality includes prequalification tools, processing, underwriting, closing, interim servicing, document tracking, secondary marketing, document imaging and more. Lenders One members using Mortgage Builder Software have accessibility to more than 60 interfaces to most third party vendors for services such as flood, title, compliance and mortgage insurance. Mortgage Builder also provides multi-level security and audit controls for online viewing and editing of loan documents, as well as efficient, real-time pipeline management.

“Mortgage Builder’s total loan origination solution encourages unlimited growth and flexibility for lenders because of its scalable, configurable architecture,” said Keven Smith, Mortgage Builder president and CEO. “Partnering with Lenders One allows its membership to ultimately be more profitable with the improved efficiencies and lowered costs available through our end-to-end technology capabilities.”

Joe Lindau, director of secondary marketing for Howard Hanna Mortgage, a Lenders One member and eight-year Mortgage Builder customer, explained, "Mortgage Builder not only knows software systems, but they also know the mortgage banking business and understand the needs and concerns of lenders. Their employees want to help their customers – they guided our company through improvements that we had yet to explore."

Pille added, "Mortgage Builder has the flexibility to tailor its system to match the way each of our lenders does business. Lenders One members have the opportunity to build their product offering, increase their ROI and maintain the superior service for which they are known."

Mortgage Builder will be one of the preferred vendors available to provide any further information at the Lenders One Winter Conference in Coronado, Calif., March 2-4.

About Lenders One Mortgage Cooperative

Lenders One is a national alliance of mortgage bankers which was established in 2000 and is based in St. Louis. With more than 140 members originating \$40 billion in mortgage loans annually, the Lenders One alliance ranks as the ninth largest mortgage originator in the U.S. Lenders One leverages its aggregate buying power and preferred-investor relationships to negotiate better lending terms and provide premium business services at reduced costs. Its mortgage productivity system additionally allows members to close more loans, satisfy continuing education requirements and market themselves more powerfully. For more information about membership, contact Tim Stern 866.728.5678 or visit www.lendersone.com.

About Mortgage Builder Software Inc.

Headquartered in Southfield, Mich., Mortgage Builder Software Inc. has been providing industry-leading loan origination software (LOS) to mortgage banks, community banks, credit unions and financial institutions for more than 11 years. An innovator since its earliest days, Mortgage Builder was the first LOS to provide its full capabilities in Application Service Provider (ASP) form, as Software as a Service (SaaS) and in the traditional licensed, server-based configuration, providing complete flexibility to suit all clients' business models. Mortgage Builder is an end-to-end lending solution for both retail and wholesale mortgage production channels, delivering prequalification tools, processing, underwriting, closing, post-closing, final document tracking, secondary marketing, warehousing, delivery, interim servicing and construction loan tracking. Electronic document management and compliant loan documents are included at no additional cost to lenders along with many other features that bring new levels of efficiencies and cost savings to clients. Third party originator Web portals and consumer-facing Web tools are also available, enhancing flexibility. Mortgage Builder maintains the highest customer retention rate in the industry, as well as the highest implementation success rate. The company was named by *Mortgage Technology Magazine* as one of the industry's Top 50 Service Providers in both 2007 and 2008, was a finalist for *Mortgage Technology's* prestigious 2007 Help Desk Award, and was the winner of the 2008/2009 Help Desk Award, recognizing outstanding customer service and the industry's best technical support. For more information, visit www.mortgagebuilder.com.