

MindBox and ABC Virtual Form Strategic Alliance

Integrated Offering will Extend Sophisticated Intelligent Decisioning Solutions to Smaller Lending Institutions

Greenbrae, CA., October 1, 2001 — MindBox™, the worldwide leader in providing intelligent software to automate complex business and decision processes, and ABC Virtual, the developer of ECLoanPro, today announced that they have formed a partnership that will enable both companies to offer a sophisticated loan automation solution to a broader mortgage market. The union will eliminate the cost barrier-of-entry for small to medium sized lending institutions, empowering them to remain competitive in the wholesale and retail online lending environment. Additionally, it will give customers access to an automated loan underwriting system that will make it possible for them to obtain highly-personalized loan options in order to make informed, cost-effective choices.

"By working with ABC Virtual we are able to expand the range of offerings for our clients," says Richard Barfus, CEO and president of MindBox. "They can use our sophisticated decisioning in an end user mode, or an ASP mode. They also receive the value of ECLoanPro's state-of-the-art Loan Origination System."

"We are very excited to be working with MindBox," says Mary Sudak, Director, Mortgage Technology, ABC Virtual. "The combination of their sophisticated pricing and product qualification engines with our robust Point-Of-Sale and Loan Origination System creates an industry leading mortgage lending solution. We are pleased to be able to offer this solution to our mutual clients."

The combined MindBox/ECLoanPro Solution will perform the following functions:

- ✓ Provides an intelligent, interactive loan process for retail consumers
- ✓ Determines the qualified products and associated price for individual customers
- ✓ Creates an audit log of activities
- ✓ Prices the final product, providing an optimized offer for the specific customer

About MindBox, Inc.

Based in Greenbrae, CA., MindBox, Inc. is a technology company that helps financial services companies gain a competitive edge by intelligently automating their complex business and decision processes. The company develops and markets innovative software and consulting solutions that leverage industry and internal best practices to deliver multi-channel, intelligent solutions designed to optimize client interactions. For more information, please visit MindBox's Web at www.mindbox.com or call (877) 650-MIND (6463).

About ABC Virtual Communications

ABC Virtual Communications is a leading internet software product and e-Business consulting services company. ABC Virtual specializes in revitalizing enterprise applications and extending their reach through the use of Web-centric technology. Our product development efforts such as ECLoanPro focus on delivering unique e-Business solutions to our customers, using the most advanced Internet technology available. Please visit ABC Virtual's Web site at www.abcv.com, or www.ECLoanPro.com. For additional information please call 888-384-6968.

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