



FOR IMMEDIATE RELEASE

## Aegis Funding Unveils ABLE Broker Portal

### *Web-Based Aegis Broker Loan Enabler (ABLE) uses MindBox Technology to Deliver Instant Online Loan Decisions to Brokers*

**Houston, Texas, and Greenbrae, Calif., March 28, 2005** – Aegis Funding Corporation and MindBox®, LLC today announced the availability of the Aegis Broker Loan Enabler (ABLE). The ABLE web-based portal offers mortgage brokers a way to electronically upload or manually enter loan submission data online, then receive back true, instantaneous underwriting decisions -- complete with conditions, stipulations and detailed pricing.

ABLE is built on MindBox's *ARTEnterprise™* Product Suite, which automates every decision step in the mortgage lending process using patented rules decisioning technology. ABLE can also provide brokers with repair strategies and alternative loan options drawn from across the entire spectrum of Aegis Funding Corporations products and programs – ensuring brokers can give their customers the best possible deal.

"ABLE is allowing us to exponentially increase the level of service we give to our brokers," explains John Peacock, Vice President of Sales and Marketing for Aegis Funding. "Now they can go to the web, 24 hours a day, to get decisions on loans for their customers. This level of service will increase our brokers' success rate AND improve our market share."

Aegis chose MindBox for the development of its ABLE portal based on MindBox's ability to address several key business needs, most notably its simplified user maintenance. MindBox's *ARTOptimize™* and MindBox Power Editor products are being used to:

- Automate the structuring of a deal tailored to an individual borrower's specific requirements, based on credit scoring, pricing parameters and company strategies.
- Enable line-of-business users to manage and maintain the software rules and guidelines that govern loan policies and approval criteria, instead of relying upon IT staff
- Be able to automate cross sell of a variety of products, as well as automating product qualification and underwriting.

*ARTOptimize* is a powerful product that automates the process of creating an individually-tailored financial package for a given customer, resulting in automated, complete personalization of every step in the loan origination and underwriting process. Specifically, *ARTOptimize* leverages an institution's data and sophisticated decision technology to complete the following steps:

- Integrates credit data from multiple sources
- Analyzes and acts upon that credit data according to specific company policy
- Provides explanations of credit decisions made and why subsequent actions were taken
- Prices the final product, providing the best possible offer for the specific customer
- Provides a list of conditions that must be met in order for the loan to be granted
- Provides a suggested list of debt consolidation strategies the borrower might take in order to lower costs and create a better debt portfolio

- As part of this debt consolidation scenario, lays the foundation for the cross selling of other products, specifically, HELOCs and line of credit products

MindBox provides the MindBox Power Editor with each of the components. The MindBox Power Editor is a multi-level editing application that allows business users to modify or update automated business policies. It also allows the business user to define the hierarchy and organization of rules in the system, ensuring that the system follows the business practices required.

"The Aegis broker portal is a great example of how MindBox's technology can be made available to a variety of channels, improving lending decisions company wide," explained Rich Barfus, President and CEO of MindBox LLC. "By embedding our ART*Optimize* product capability in this portal, we are enabling true deal structuring online for Aegis brokers and customers."

### **About Aegis Funding Corp.**

Aegis Funding Corporation is a wholly owned subsidiary of Aegis Mortgage Corporation. Based in Houston, Texas, Aegis Funding is active in more than 200 communities across the country. Its people are seasoned professionals working hard to ensure that our mortgage broker customers help borrowers realize their dreams. We do this through consistent and reasonable underwriting, some of the quickest turnaround time in the industry and a full range of lending solutions.

Through four subsidiaries, Aegis Mortgage Corporation provides wholesale and retail mortgage lending services as well as operating a robust loan servicing operation. More than 3,200 Aegis employees serve customers in 49 states. In the last two years, 187,000 families have been served by the Aegis family.

### **About MindBox, LLC**

MindBox® is a technology company focused on financial services organizations. MindBox provides software and consulting services that leverage company and industry best practices in order to automate common lending practices such as underwriting, pricing, product best fit, deal structuring, debt reparation and cross sell across multiple origination channels. The company's products and services have a proven track record of reducing cost and increasing revenue by automating knowledge-intensive business processes using sophisticated decisioning systems and award-winning rule and case-based reasoning software.

MindBox technology integrates internet interfaces and other client contact channels with back-end business operations into one streamlined, efficient system that provides individually-tailored, optimized customer interactions. More information can be found by visiting [www.mindbox.com](http://www.mindbox.com) or by calling (877) 650-MIND (6463).

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