



Corporate Facts

PriceMyLoan (PML) is the industry's most accurate automated underwriting and loan pricing system. Fast, straightforward, and user-friendly, PML has leveled the playing field for small and mid-tier lenders, offering the clout of multiple investor products customized under a private-label brand. Loan qualification, loan pricing and rate locking are all handled via a web-based system. PriceMyLoan is fully integrated with 150+ credit reporting agencies — virtually every credit-reporting agency in the nation — to provide a seamless system for loan origination, processing, decisioning and pricing.

PML Philosophy

Over the past several years, the rapid growth in mortgage lending has spurred investment in technology designed to streamline processes and enable mortgage companies to increase efficiency and profitability. Many industry experts have identified web-based technology and Software as a Service (SaaS) as an ideal solution for mortgage companies because of its versatility as an open architecture platform and its considerable cost advantage over traditional client-server software.

Web-based technology refers to a type of software, where the Internet and a web-browser are used as a means of delivering system functionality. This allows users to access the system through any Internet browser rather than via just one computer station. One of the main advantages of using a web-based system is that the total cost of ownership for the software is much lower, to the extent that IT costs can be reduced by as much as 70 percent. Another advantage is that by using web-based technology, PriceMyLoan is able to deliver sophisticated automated underwriting and loan pricing capabilities more efficiently and more cost effectively than any single company accomplish on its own. By leveraging economies of scale inherent to the web-based model, lenders gain a competitive advantage in terms of cost, speed and

accuracy.

Software as a Service (SaaS) is a business model that can accompany web-based software and adds a service component that enhances usability and value over time. SaaS transforms the static "software" concept into a dynamic environment, where system functionality responds to client demands by continually updating itself and delivering these enhancements instantaneously. Underwriting and pricing is complex and changes are a constant. These modifications and updates can have drastic effects on accuracy and effectiveness. Using an SaaS model allows PriceMyLoan to input any changes quickly and accurately for our clients.

History and Background

PriceMyLoan is a proprietary product of Insight Lending Solutions (ILS). Founded in 2002, Insight Lending Solutions (ILS) is a web-based application service provider for the mortgage lending industry. ILS provides software as a service (SaaS) to its clients to enhance productivity, reduce IT dependency and accelerate time-to-value for mortgage companies. ILS provides its clients with advanced technology solutions that result in shorter loan cycle times, improved pull-through rates, and higher productivity — all at a lower total cost. ILS is a privately-held company.

Executive Biographies

Binh Dang President

With a desire to create an enlightened software company — one that delivers true value to their customers through better technology and provides a great working environment — Binh Dang founded Insight Lending Solutions, (the parent company of PriceMyLoan), in 2002. "By nature, I am an engineer first, and a businessman second," explains Dang. "I started my own company, because I wanted to put more emphasis on creating real value by delivering improved technology to the marketplace."

Prior to that, Binh Dang was director of Information Technology for TrueLink, a technology company that built the first web-based credit reporting system. Binh Dang received a BS in Computer Science from the University of California, Irvine.

Linn Cook Marketing Director

Linn Cook has been with PriceMyLoan and Insight Lending Solutions for over five years. Since 2003, Linn Cook has focused his efforts on promoting the benefits of automated underwriting technology to small and mid-tier lenders through his role of director of marketing for ILS. "Our goal is to provide technology that has value at its core. We know that today's technology is more than just software, it's about understanding our clients and responding to their needs from an evaluative, incremental perspective."

Prior to his employment at ILS, Cook worked in the mortgage technology industry and was instrumental in establishing the adoption of web-based credit reporting technology. Linn Cook received a BS in Biochemistry from the University of California, San Diego.

Gigi Campbell National Sales Director

"I was attracted to Insight Lending Solutions by the company's reputation," explains Gigi Campbell, national sales director for PriceMyLoan. "This is such amazing technology. Our product can do so much for a mortgage lender's business. It's gratifying to hear all the success stories."

Campbell knows technology. Previous to her position at PriceMyLoan, she worked for Intelipoint, another software firm, for seven years. Campbell has been with PriceMyLoan since 2004. She has been in the sales field for almost 20 years.

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