

FLDI Announces Integration of Credit Reporting Platform with Calyx Software's Calyx Point®

SAN FRANCISCO, Oct. 25, 2004 – First Lenders Data, Inc. (FLDI), an Austin, Texas-based technology, data and bundled services provider, announced at the 91st MBA Annual Conference and Exposition that it has integrated its credit reporting services through its FLDI technology platform with San Jose, Calif. – based Calyx® Software's loan origination system, Point.

The integration of FLDI's credit reporting services, which are provided by 1 Source Data, (Carlsbad, Calif), one of the nation's largest independent credit agencies, is part of Calyx Software's Services in Point program and was completed in July 2004. This integration enables lenders to order and access credit reports directly from the Point software.

“Calyx' interface with FLDI provides lenders with a valuable solution that simplifies and automates the loan application submission process,” said Minda Samples, interface coordinator at Calyx Software. “Using the interface, lenders can request credit reports through a single point, speeding up the process and enhancing their ability to close loans more efficiently and ultimately, better serve their borrowers.”

“Utilizing the integration, lenders are able to consolidate their vendors and enjoy significant time and cost savings,” said Tedd Smith, CEO of FLDI. “As an advocate for lenders, FLDI works with vendors like Calyx Software to develop solutions, such as this integration, to offer a competitive advantage to lenders.”

FLDI works directly with mortgage technology vendors on the behalf of lenders to provide customers with a variety of mortgage solutions through a single point – web-based dashboard. FLDI's bundled services offer a cost-effective method for lenders to manage the origination process – especially home equity loans.

About Calyx Software

Calyx Software is dedicated to helping mortgage brokers and direct lenders increase their profitability by providing reliable and affordable software that streamlines and optimizes all phases of the loan process. The Calyx Point Solution connects loan officers and processors to numerous lenders and service providers, using technology that allows all parties to exchange data easily. This seamless interaction, coupled with the robust features in the Calyx Point Solution product line, increases efficiency and maximizes profitability by enabling more loans to close more quickly.

About First Lenders Data, Inc.

First Lenders Data Inc. (FLDI) is an Austin, Texas-based provider of settlement service solutions to the mortgage lending industry. FLDI offers its products and services through its proprietary Web-based platform. The company's product offerings include credit reports, flood certifications, AVMs and traditional valuation products, as well as title and property data services. Additionally, FLDI provides more progressive services, including hybrid and gap valuations, guaranteed AVMs and alternative lien reports.