



FOR IMMEDIATE RELEASE

**Lydian Data Services Releases Turnkey Outsourced Fulfillment Solution
for Mid-Market Originators, Credit Unions and Banks**

Outsourced fulfillment gives originators a way to remain competitive, enter into new markets

Jacksonville, Florida, October 15, 2007 – Lydian Data Services, the industry’s leading provider of end-to-end outsourcing services for all aspects of the mortgage operation, has rolled out a turnkey outsourced fulfillment solution specifically designed to assist mid-market originators, banks and credit unions who are either entering the wholesale and retail mortgage origination market, or looking to convert their fixed costs operations into a scalable variable cost model. Lydian’s comprehensive outsourcing services offer a complete fulfillment solution that includes the entire collaborative web-based platform, best practices fulfillment process and an experienced staff. With this turnkey outsourced solution, Lydian is providing a quick and easy way for any mid-market bank or credit union to quickly and cost effectively establish or enhance its capability to originate loans, without having to go through the cost and hassle of establishing all of the otherwise necessary attendant technology and back office operations.

Lydian Data Services’ outsourced fulfillment services cover the full range of fulfillment and back office operations, including processing, underwriting, closing, funding and even delivery to a variety of core banking and servicing systems, the secondary market or various investors. “We’re providing a huge growth opportunity for mid-market mortgage companies and depository institutions to capitalize on potential additional revenue from their existing and prospective customers,” states Bill Decker, CEO of Lydian Data Services. “We’ve made it so simple and cost effective that virtually any mid-size lender can easily do wholesale and retail origination. Lydian provides everything a lender needs to get started—the people, the processes and the platform.”

Mid-market companies can outsource any or all back office functions, and always maintain complete control over each file at every stage of the loan. Loan status is visible through authorized access via any Internet connection, providing originators a quick and easy view on the up-to-date status of each loan file. With Lydian’s integrated virtual loan workflow, users can even collaboratively view the loan folder and its contents with a Lydian processing agent, underwriter or manager.

Lydian’s fulfillment services include creating and releasing disclosures, processing, underwriting, clearing of stipulations, document imaging, and coordination with closing and title agencies. Electronic data and document delivery to investors, Fannie Mae and Freddie Mac, is performed through Investor Express, Lydian Data Services’ electronic delivery platform. Lydian Data Services’ fulfillment program utilizes Lydian

Technology Group's Mortgage Connectivity Hub, which connects and automates communications between the various disparate technology solutions used in the mortgage cycle, so lenders can use their systems and benefit from seamless connectivity to Lydian's fulfillment services.

"Lenders have the freedom to use their own technologies with no connectivity problems whatsoever," adds Decker. "Whether it's the lenders' borrower-facing website, point of sale system, or any other technology, the Mortgage Connectivity Hub can connect seamlessly to Lydian Data's outsourced fulfillment center for a streamlined flow of data and documents with each transaction. In fact, lenders can even use the Hub's existing connections to several core banking systems that automate the boarding of loans to core banking and servicing systems, such as those offered by Fiserv, Jack Henry, Fidelity, Metavante and others."

"There's so much activity that goes into moving an originated loan into an actual closed transaction," adds Decker. "While larger lenders have the budgets and manpower to fulfill all of their front and back end activities in house, mid-size lenders often do not. With our new outsourced fulfillment offering, we're giving these lenders the ability to capitalize on the financial opportunities that are right in their own back yards."

About Lydian Data Services

Lydian Data Services, a wholly owned subsidiary of Lydian Trust Company and the parent company to Lydian Technology Group (www.LydianTechnology.com), provides end-to-end outsourcing and a la carte services to manage or enhance all aspects of the mortgage operation for premier institutional lenders and investment banks. Through its award-winning, open-architecture platform, and through leveraging the Mortgage Connectivity Hub, Lydian Data Services improves its clients' operational efficiencies and service delivery. The company has focused expertise in post-closing, quality control, conduit services, fulfillment services (including wholesale and retail processing), and travel team due diligence. Lydian Data Services is a central clearinghouse and standard for due diligence and data integrity for leading lenders and investors within the mortgage industry. Lydian has been awarded the Ernst & Young Florida "Entrepreneur of the Year ®" award for Financial Services, has been repeatedly ranked one of the fastest-growing private companies on the Inc. 500, and was the top ranking financial services company to be recognized on the InfoWorld 100 list of the "Most Technologically Innovative Companies in the World." For more information, visit www.LydianData.com.

About Lydian Trust Company

Lydian Trust Company is a diversified financial services firm that provides a variety of banking and wealth management services to high net-worth clients and technology development and loan processing services to large financial services firms. Lydian is headquartered in Palm Beach, Florida, with offices located throughout Florida and in Arizona, District of Columbia, and Georgia. For more information, visit www.Lydian.com.

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