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**Lydian Data Services Adds Post-Closing and Quality Control Services
to its Electronic Mortgage Loan Data and Document Delivery Solution**

The industry's only combined solution saves time and money for both lenders and investors

Boca Raton, Florida, March 26, 2007 – Lydian Data Services, the industry's leading provider of end-to-end outsourcing services for all aspects of the mortgage operation, is now offering post-closing quality control services to supplement the capabilities of InvestorExpress, its electronic loan delivery platform. With this unique combined service, Lydian Data Services is offering the industry's first solution that can extract data out of a loan origination system, move it seamlessly into post-closing and quality control services, and fulfill investor delivery on the back end as well. By integrating these services, Lydian Data Services offers lenders the ability to effectively combat the prevalent and costly challenge of low data and document integrity spawned by electronic loan delivery, which results in faster time to funding, and ultimately, in lowered costs for both sellers and investors.

Loan fundings have traditionally been one of the most time-consuming steps within the secondary marketing process, often taking anywhere from 10 – 45 days. This is because investors must conduct extensive due diligence based on the loan data that has been either submitted in printed format, or extracted from the lender's loan origination system and electronically transferred to the lender.

In the case of lenders that submit electronic mortgage loan data, investors know that the frequent post-closing changes are not always input into the lender's main system, and therefore submitted loan data may not reflect the final loan documents. Additionally, some of the loan information investors require for a high degree of surety is often not captured by loan origination systems, yet it does exist in the documentation. As such, investors are understandably hesitant to make quick decisions and fund loans on inadequate data or unverified closing documents. When loan documents are received, investors must therefore embark upon the time-consuming process of cross-checking and validating data. If investors do not have sufficient data in an electronic submission and it does not match the investor's requirements, workload is negatively impacted. It is this double-checking process and lack of consistency and completeness that considerably slows down the loan cycle.

By implementing Lydian Data Services' post-closing and quality control validation prior to sending data to investors, then electronically transmitting both loan data and documents together as a complete loan file via InvestorExpress, lenders are able to provide investors with the assurance that the loan data has been validated against the documents. They can also assure investors that the loan was closed properly according to proper procedures and that any compliance issues were identified and corrected. Because of the standard review process that takes place with each loan prior to transmission, investors can eliminate a significant amount of time that they'd normally allocate to cross-checking and validating the data and funding time can be accelerated to just a few days.

"By combining Lydian's post-closing and quality control services with InvestorExpress document and data delivery, lenders are empowered to increase their success ratios for first purchases," explains Brian Fitzpatrick, executive vice president of Lydian Data Services. "When investor assurance increases, so does the lender's likelihood of successfully selling loans and receiving funding quickly." Lenders may also benefit from more advantageous pricing from investors for loan locks, since quicker funding times mean shorter and lower priced lock times. "Our lender clients are finding that they may also be able to negotiate fee reductions or better pricing terms from their investors," adds Fitzpatrick.

Lydian Data Services is in the process of adding post-closing and quality control services to a number of its existing InvestorExpress users. In addition, several banks have signed up for the service, including a large regional bank in the Northeast.

One of Lydian Data Services' existing clients, American Mortgage Express, a Mount Laurel, New Jersey-based lender, reports significant savings from using the InvestorExpress electronic delivery platform. "InvestorExpress has transformed our entire business," asserts Dan Williams, the company's senior vice president of secondary marketing."

"Over the past year, we have been focused on bringing innovative products and services to the marketplace," explains Fitzpatrick. "This is the first of many great solutions we will be announcing in 2007."

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, Georgia, New York, Pennsylvania, Connecticut, Oregon and Washington. For more information, visit www.Lydian.com.

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