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Lydian Data Services and Financial Crossing Announce Partnership That Delivers Turnkey Liability Management and Mortgage Fulfillment Solution

*Partnership Provides Users With Seamless Service
From Planning to Full Execution and Delivery of Mortgage Products*

PALO ALTO, CA and BOCA RATON, FL, April 22, 2008 -- Financial Crossing, Inc. (www.financialcrossing.com), the leader in liability management solutions, and Lydian Data Services, LLC, the leading mortgage fulfillment and delivery outsourcing center in the nation, today announced a partnership to provide an end-to-end solution for their common clients. The partnership allows users of the Financial Crossing Liability Manager(SM) platform or Lydian Data Services to have a seamless user experience across both platforms.

<http://biz.yahoo.com/iw/080422/0389407.html>

The partnership creates a powerful turnkey solution to analyze thousands of lending options from leading financial institutions and recommend deal structures that benefit the client borrower and match their needs, time horizon and appetite for risk at the point of sale. Once a borrower has chosen a loan and submitted it through the Liability Manager system, it is passed to the paperless Lydian environment for processing and fulfillment. The loan originator receives automatic updates in Liability Manager as it passes through each stage of Lydian's processing.

"This combination of technology and service is extremely valuable to our mortgage origination clients; particularly our depository institution customers who serve in the broader capacity as a trusted financial advisor to their clients," commented Bill Decker, CEO of Lydian Data Services. "The sophistication of Liability Manager together with our turnkey mortgage fulfillment service provides a solution that is completely geared toward increasing quality mortgage originations while increasing borrower satisfaction."

The integration of the patent-pending platform, Liability Manager with Lydian's industry best-practice mortgage fulfillment solutions will enable financial professionals and institutions with no,

or only limited, mortgage lending capability -- from independent financial advisors to credit unions, community banks and the like to provide and execute sound mortgage and liability portfolio advice for their clients. Financial professionals and firms will have a comprehensive lending solution ensuring confidence that their clients will be served by an efficient private-labeled, high quality mortgage fulfillment process that is designed to mitigate the lender's risks of fraud and ensure regulatory compliance while providing high touch customer service to enhance the borrower's experience. The solution enables better transparency about the process for the advisor and borrower.

"Our partnership with Lydian provides new opportunities for financial firms and professionals to get into best-in-class lending business with a turnkey solution," said Adrian Nazari, CEO and President of Financial Crossing. "They can provide high quality mortgage and liability advice and execution to their clients without the need for heavy investments in infrastructure or being weighed down by the daily activities of loan processing."

About Financial Crossing, Inc.

Financial Crossing is the leading provider of liability management solutions that enable leading financial institutions to provide their clients with objective, actionable advice to optimize liabilities such as mortgages, home equity loans, car loans and credit cards. Financial Crossing's unique software platform and services allow customers to manage the liability side of a client's balance sheet with the same rigor, objectivity and insight demanded by world-class asset managers. The Financial Crossing Liability Manager(SM) platform incorporates best-in-class scientific analysis, planning, online transactions and ongoing liability monitoring capabilities, all based on real-time data and patent-pending technology. For more information, please visit www.financialcrossing.com.

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 money center and community banks, credit unions, mortgage banking entities and premier investment banks. Through its award-winning, open-architecture platform, and industry-proven "best practices" fulfillment services, Lydian Data Services improves its clients' operational efficiencies, risk management and service delivery. The company has focused expertise in post-closing, quality control auditing services, correspondent loan acquisition services, origination fulfillment services (including wholesale and retail processing), and bulk due diligence. Lydian Data Services is a central clearinghouse and standard for high quality mortgage transaction

processing and fulfillment solutions 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.