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Del Mar Database Partners with Overture to Launch Web-based Pricing, Eligibility, Automated Underwriting Products; New Products to Empower Small and Medium-Size Lenders

SAN DIEGO & BETHESDA, Md., Jun 28, 2006 (BUSINESS WIRE) -- Del Mar Database, a unit of Fiserv, Inc. (Nasdaq: FISV), and Overture Technologies, the mortgage industry's leading developer of decisioning technology, have announced that they have partnered to offer product eligibility, pricing, and automated underwriting technology solutions to small and medium-size lenders.

Beginning this summer, Del Mar Database will launch a new family of web-based decision support products powered by Overture Technologies: PriceTrac(TM), a product pricing and eligibility (PPE) solution, and DecisionTrac(TM), an automated underwriting system (AUS).

PriceTrac is a rules-based loan program eligibility engine that delivers acceptable products along with fully adjusted prices to originators based on borrower information. DecisionTrac extends the qualification determination by requiring a complete 1003 data-set, automatically pulling a credit report, allowing for liability management, and running the content through the rules engine. The result is a list of the lender's loan programs that are approved, which are close calls, and which are not eligible, all with real-time, fully adjusted pricing. Further, DecisionTrac's results include stipulations based on the guidelines that would need to be met before the loan can close. The system provides guideline content and updated pricing from correspondent investors, empowering lenders to present all products and pricing options that best suit each individual borrower. Both PriceTrac and DecisionTrac include a managed service component whereby a lender simply identifies their investors from an existing library and enables them for use. The products in the library are regularly updated with pricing and guideline changes on the lender's behalf.

"Through this partnership, we're empowering small to medium-size lenders with similar product pricing, selection, and automated underwriting technology solutions as those used by large lenders," explains Bill Kelvie, chief executive officer of Overture Technologies. "These products only require minimal investment and can be easily deployed by lenders."

"Automated product eligibility, pricing, and underwriting have become the most critical technologies in mortgage lending," said John Walsh, president of Del Mar Database. "In a tighter origination market it is all about getting the borrower off the street," continued Walsh. "Moving the decisioning process to the point of origination not only locks up the borrower, but also speeds loan closings, increases processing efficiencies, and eliminates unnecessary errors. With PriceTrac and DecisionTrac, our customers will have an affordable platform that not only levels the playing field with their larger competitors, but in many cases significantly tilts things in their favor. PriceTrac and DecisionTrac are capable of supporting all product types, including HELOCs, Alt-A, negative amortization, nonprime, and conventional loans. These products will make our customers' existing processes more efficient, and will also allow them to more easily expand their product offerings."

"Del Mar Database's PriceTrac and DecisionTrac offerings will enable us to reduce the time it takes to match a borrower to an eligible product, therefore providing better customer service," said Alan Pott, president of American Home Equity Corporation. "With Del Mar Database's technology solutions, we have a higher level of loan information available to us that reduces kick-outs due to ineligibility. Additionally, our originators and brokers will now be able to find, price and lock programs, and view the status from any Internet connection 24x7. These products will deliver a competitive advantage to American Home Equity Corporation, enabling us to speed up the entire loan process for our borrowers."

Del Mar Database will offer PriceTrac and DecisionTrac to its customers as well as to other small- to medium-size lenders. The products will be available as part of Del Mar Database's DataTrac and as stand-alone solutions.

"We've been interested in offering product selection, loan pricing, and automated underwriting for quite awhile, but have been frustrated by the high price of some vendors' solutions and the low reliability of other vendors," continued Walsh. "Overture Technologies was the only firm that gave us the confidence we needed to include their products in our suite of solutions. Overture clearly has an outstanding reputation and a truly enviable pedigree."

Overture Technologies provides pricing, product selection, and automated underwriting software solutions for some of the most progressive lenders in the mortgage industry. The company is led by industry veterans who pioneered automated underwriting at Fannie Mae and Freddie Mac. Leading Overture Technologies is founder Bill Kelvie who is the former chief information officer for Fannie Mae. Additionally, Pete Maselli, Overture's chief marketing officer, previously led the creation and innovative rise of Freddie Mac's Loan Prospector. With their team of skilled mortgage technologists, the company is uniquely equipped to produce state-of-the-art, rules-based technology solutions which solve complex problems.

For Overture Technologies, having its decisioning solutions packaged within another vendor's products is a first. "We're entering a new era," explained Overture's Bill Kelvie. "There is a widespread need for our pricing, selection, and automated underwriting products, and we're pleased to take this step to see our products distributed by a trusted third party."

Del Mar Database sees great promise in the partnership. "Combining Overture's experience with Del Mar Database's overall leadership in mortgage technology revolutionizes the mortgage lending process for small- to medium-size lenders," stated Walsh. "For the first time, these lenders can access a full suite of mortgage technology solutions that will allow them to compete with the 'mega' lenders."

About Del Mar Database

San Diego-based Del Mar Database, a wholly owned subsidiary of Fiserv, Inc. (Nasdaq: FISV), introduces new technologies to lenders of all sizes that leverage their existing tools to improve efficiencies, increase profitability, and increase pipeline capacity. The company's proprietary software solution, DataTrac(R), enables lenders to reduce costs, generate greater profits per loan, minimize errors using business intelligence, and fund more loans with fewer people. Founded in 1991, the company's customers include mortgage lenders, brokers becoming lenders, credit unions, and community banks. For more information, visit www.delmardb.com.

About Fiserv, Inc.

Fiserv, Inc. (Nasdaq: FISV), a Fortune 500 company, provides information management systems and services to the financial and health benefits industries. Leading services include transaction processing, outsourcing, business process outsourcing, software, and systems solutions. The company serves more than 17,000 clients worldwide and is the leading provider of core processing solutions for U.S. banks, credit unions, and thrifts. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2005 and 2004 FinTech 100 surveys. Fiserv Health provides health plan management, pharmacy benefits management, and BPO services to the managed care market and self-funded commercial and government employers and health plans. Headquartered in Brookfield, Wis., Fiserv reported more than \$4 billion in total revenue for 2005. For more information, please visit www.fiserv.com.

About Overture Technologies

Overture Technologies provides decisioning technology that automates business policy, decisions, and workflow management in a transparent, "owned-by-the-business" manner. Established in 2000, Overture's technologies are used in many applications, most often to "underwrite the family's balance sheet" in both the mortgage industry and student lending. Overture offers Mozart AUS(TM), the premier automated underwriting system for the mortgage industry. For further information, please contact Overture at (301) 492-2140 or visit www.OvertureTechnologies.com.

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