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## **Use of Mortgage Builder Software's Secondary Marketing Tool Continues to Grow**

*- Software streamlines loan process, boosts revenue -*

**NEW YORK, May 21, 2007-** Mortgage Builder Software, Inc., a leading provider of end-to-end mortgage banking software solutions, announced an upsurge in user demand for its secondary marketing tool, which is fully integrated into the Mortgage Builder® loan origination system. The secondary marketing tool seamlessly performs the processes required to efficiently manage pipeline risk, perform best execution analysis, sell and deliver loans to secondary market investors.

Mortgage Builder estimates that currently 75 percent of its customers are using some portion of the secondary marketing tool and that 25 percent of those customers are using the entire package.

"The secondary marketing manager within a mortgage company is often the person who makes critical decisions on whether gains or losses are made on the sale of their loans," said Keven Smith, president of Mortgage Builder. "The secondary marketing manager is responsible for building relationships with investors, publishing rates and hedging their loan portfolio."

Mortgage Builder software automates this process through various on-screen tools. Automatic pricing adjustments can be set up based on loan programs. These adjustments are applied to the price on the loan automatically when the loan is locked. Secondary can setup these adjustments on a single parameter as well as secondary and tertiary parameters. For example: Investment property with an LTV between 80 and 90 percent with a credit score range of 650 – 675. Rate lock confirmations can be generated with the ability to lock out access to specific fields that may affect the sale of the loan once the rate is locked. The secondary software can create rate sheets and control when a rate can be locked based on market movement. An online pipeline allocation screen is used to select criteria for loans to be gathered for sale to an investor.

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“Our goal is to facilitate the secondary marketing process for our customers leading them to greater efficiencies and higher profits,” said Smith. “The wide use of this tool in the marketplace points to the need for this type of forward-thinking technology.”

**About Mortgage Builder Software, Inc.**

Headquartered in Southfield, Mich., Mortgage Builder Software, Inc. has been providing high-quality loan origination software (LOS) solutions to mortgage bankers, community banks, credit unions and financial institutions for more than 30 years. Mortgage Builder® is an end-to-end mortgage lending solution for both retail and wholesale production. Their flagship product delivers everything from pre-qualification and web integrated services through interim servicing and loan delivery. Mortgage Builder maintains the highest customer retention in the industry and is the first provider of Linux-based LOS solutions. In addition to being named one of the industry’s top 100 technology vendors, Mortgage Builder has also been recognized for its outstanding customer service by Mortgage Technology magazine. For more information, visit [www.mortgagebuilder.com](http://www.mortgagebuilder.com).

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