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**Universal Mortgage Returns To Using Mortgage Builder Software**  
*- Mortgage Builder still reins number one in customer retention -*

**TAMPA, Fla., March 26, 2007** – Mortgage Builder Software, Inc., a provider of an end-to-end mortgage banking software solution, announced that after a brief hiatus, Troy, Mich.-based Universal Mortgage has returned to using their preferred Loan Origination Software (LOS) package, Mortgage Builder. Typically mortgage companies tend to switch LOS systems on average every three years. Despite this trend, Mortgage Builder has yet to lose one of its clients to a competitor.

Universal Mortgage, which handles \$100 million in loan volume each year, was acquired by People's State Bank who tested another LOS and during the testing switched back to Mortgage Builder. During the period of time that they attempted to implement the other LOS, they continued to use the Mortgage Builder system as an anchor to maintain their day-to-day operations. Following employee urgings, they decided to return to using Mortgage Builder as their only LOS. "During the implementation period customer support from the other company was poor, and their closing package was less than satisfactory. The other LOS left too much room for error," said Jim Nieman, president of Universal Mortgage. "What set Mortgage Builder apart from our other LOS systems is the flexibility of their cutting edge software along with superior customer service."

Nieman explained that it was an easy decision to go back with Mortgage Builder after the experience they had with the other vendor. "Once they realized that the LOS system they wanted us to use was not as effective or user friendly

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as our original system, the bank didn't have any issues with us going back to Mortgage Builder. We are far more comfortable with Mortgage Builder. It fits our business model and we have had far less user errors. Mortgage Builder's customer support team is also really "hands-on" with their customers which is key to our users comfort level with the system."

"People's State Bank has a reputation of being a top-notch operation that is highly responsive to the needs of its employees," said Keven Smith, president of Mortgage Builder Software. "The fact that they listened to their employees needs allowing Universal Mortgage to return to a system that is more effective speaks volumes not only for them, but also for the quality of our LOS."

### **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, brokers, 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).