

**Wintrust Mortgage Goes Live With Mortgage Builder Software
As It Undergoes Nationwide Expansion**

*National multi-channel mortgage lender finds scalability and cost savings in
web-based loan origination system; goes live in only 60 days*

Southfield, Michigan, March 16, 2009 – Mortgage Builder Software, an industry leader in innovative loan origination software (LOS), has announced that Wintrust Mortgage, a Chicago-based national lender with over 30 branches, has gone live with Mortgage Builder’s web-based loan origination platform after a remarkably brief 60-day implementation period. Major software implementations often take twice to three times that amount of time, or even longer.

Wintrust Mortgage recently merged one of the Chicago area’s largest mortgage originators into their existing mortgage company, an affiliate subsidiary of a well-capitalized National Bank. Bringing together these two companies, Professional Mortgage Partners and WestAmerica Mortgage Company, has created a dynamic, multi-channel mortgage bank, originating loans with retail, wholesale and correspondent capabilities. “The selection of a LOS system was an extremely important decision,” says David Hrobon, president of Wintrust Mortgage. Four years ago, the company converted from its existing provider’s DOS (disk operating system) system to that vendor’s Windows-based version, thinking that it would be an easy conversion. It didn’t work out that way. “It was a disaster,” notes Hrobon, adding, “We learned that the next time we changed our LOS system, we would take the time required to do a complete due diligence.”

Wintrust’s due diligence turned into an exhaustive analysis of almost every possible vendor in the loan origination software space, extending from “best-in-class” providers of individual components to “end-to-end” solutions that rolled all of the required processes into a single platform. “In our process,” Hrobon explains, “we looked at twenty-three vendors initially, and ultimately reduced that number to four finalists. We then did multiple demos, not just with the evaluation team, but with a large group of our employees that represented every major role within our company. We followed that with a 50 to 60 item comparison checklist and then polled our employees to determine their preferences. The results of our employee survey gave a clear nod of approval to Mortgage Builder.”

David Hrobon says there were four primary reasons they decided on Mortgage Builder as the company’s new loan origination software. “As mortgage professionals and not IT people, we decided an end-to-end solution was the way to go instead of dealing with component softwares.” The second primary reason had to do with

the vendor's stability. "We wanted someone who was respected by their existing customers, was known for being responsive to custom requests and had the resources to back up and support their product." Thirdly, Wintrust feels the secret to being effective in loan origination lies in consistently meeting customer expectations, and few tasks are more important in that regard than effective pipeline management and reporting. "Reports, when done properly, give a company mastery over its data that helps direct staff efforts that ultimately create consistent, reliable service," Hrobon says. "In Mortgage Builder we found reporting capabilities that were incredibly powerful in managing data. They were almost limitless." Wintrust's fourth primary reason had to do with ease of use. "We found other products with similar features," Hrobon explains, "But like any extremely robust product, if it is too hard to learn and use, it's not workable. Our sales staff, support staff and management team found Mortgage Builder was simple to pick up, easy to navigate in and quickly allowed them to be effective. Mortgage Builder had a much more attractive learning curve."

Getting the system implemented quickly and as painlessly as possible was of great importance to Wintrust Mortgage, Hrobon notes. "Mortgage Builder's hosted platform meant they handled all the technology complications so we could concentrate on getting our people up and running quickly. That's the only way we could have accomplished everything in 60 days with about 400 people to train." As a growing lender, Wintrust Mortgage also wanted to make certain their third party service providers would fit well with their new loan origination platform. "Fortunately, our system integrates well with almost all outside service companies," says Mortgage Builder's president and CEO, Keven Smith. "We've been doing this for over eleven years and we've integrated with over 60 leading third-party providers. Wintrust Mortgage was able to keep their strong relationships with Equifax for credit reporting and Optimal Blue for product eligibility and pricing, as well as Interthinx for their anti-fraud and compliance efforts. Lenders count on their service relationships now more than ever," Smith explains, "as investors demand greater transparency in every transaction."

Any technology is only as good as its support for its users, particularly when you are using it to run a nationwide organization. Mortgage Builder was the recipient of Mortgage Technology Magazine's prestigious Help Desk Award for 2008/2009, recognizing the company with the industry's best user assistance. "We had already made our decision to go with Mortgage Builder when the award was announced," says David Hrobon. "It confirmed we had made the right choice."

About Mortgage Builder

Headquartered in Southfield, Michigan, Mortgage Builder Software, Inc. has been providing industry-leading loan origination software (LOS) to mortgage bankers, community banks, credit unions and financial institutions for more than eleven years. An innovator since its earliest days, Mortgage Builder was the first LOS to provide its full capabilities in Application Service Provider (ASP) form, as Software as a Service (SaaS) and in the traditional licensed, server-based configuration, providing complete flexibility to suit all clients' business models. Mortgage Builder is an end-to-end lending solution for both retail and wholesale mortgage production channels, delivering pre-qualification tools, processing, underwriting, closing, post-closing, final document

tracking, secondary marketing, warehousing, delivery, interim servicing and construction loan tracking. Electronic document management and compliant loan documents are included at no additional cost to lenders along with many other features that bring new levels of efficiency and cost savings to clients. Third party originator web portals and consumer-facing web tools are also available, enhancing flexibility. Mortgage Builder maintains the highest customer retention rate in the industry, as well as the highest implementation success rate. The company was named by *Mortgage Technology Magazine* as one of the industry's Top 50 Service Providers in both 2007 and 2008, was a finalist for *Mortgage Technology's* prestigious 2007 Help Desk Award, and was the winner of the 2008/2009 Help Desk award, recognizing outstanding customer service and the industry's best technical support. For more information, visit www.mortgagebuilder.com.