



NEWS RELEASE

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F&M Bank Selects Mortgage Builder Software's Loan Origination System

- Bank praises software's ease of use, administrative control, customer support -

SOUTHFIELD, Mich., Mar 04, 2008 – Mortgage Builder Software, Inc., provider of end-to-end mortgage banking software, announced that F&M Bank, based in Clarksville, Tenn., selected the Mortgage Builder® Loan Origination System (LOS) to replace its soon to be obsolete system. After comparing many LOS vendors, F&M Bank selected Mortgage Builder's product for its ease of use, administrative control and responsive, high quality customer support.

With \$650 million in assets, serving the residents of middle Tennessee, F&M Bank operates 13 full-service banking offices. "Our current LOS vendor no longer offered a viable future, so we began looking for a suitable replacement," said Tammy Trice, assistant vice president of F&M and underwriter. "After our initial research, we thought we had finalized our next LOS vendor. Then at the last minute, Mortgage Builder contacted our bank to promote and sell their LOS system. We decided to take a look because our vendor of choice at that time was not responsive to our final inquiries. After a thorough review and feature comparison, we concluded that Mortgage Builder was actually the best system in terms of features and value. We were lucky that Mortgage Builder happened to cross paths with our bank prior to any commitments with the other software vendor."

Mortgage Builder is an end-to-end mortgage lending solution serving lending institutions such as mortgage bankers, credit unions and banks. The system functionality includes pre-qualification tools, processing, underwriting, closing, post closing, final document tracking, secondary marketing, warehousing, delivery, interim servicing and construction loan tracking for both wholesale and retail production. Mortgage Builder has

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the ability to create custom documents and reports within the system as well as a complete document imaging system creating a paperless environment. The system seamlessly interfaces to many core banking systems, the major AUSs including Fannie Mae's DU and Freddie Mac's LP, as well as numerous vendors for ordering credit, flood, title, mortgage insurance, as well as accounting and servicing systems. Mortgage Builder's LOS can support more than 1,000 users providing ample room for growth. In addition to the software's features, Mortgage Builder is known for employing experienced mortgage professionals to handle customer support questions.

"The residential lending module is often the redheaded step-child of the core banking system, offering mediocre loan origination functionality. If a community bank is doing a handful of loans a year, the built in origination systems are adequate. But if they are serious about increasing their loan volume, they need a system that specializes in that department." said Keven Smith, president of Mortgage Builder Software. "That is why we are often referred by the core banking vendor as a solution to their clients residential lending needs. For many community banks and credit unions, adding a vendor specializing in providing end-to-end loan origination systems with the ability to integrate to their core banking system is a wise investment for the lending institution. Over 80 percent of Mortgage Builder's new business comes from community banks and credit unions that want strong, well-designed functionality, better support and fewer problems in their day to day operations."

About Mortgage Builder Software, Inc.

Headquartered in Southfield, Mich., [Mortgage Builder Software](http://www.mortgagebuilder.com), Inc. has been providing high-quality loan origination software (LOS) to mortgage bankers, community banks, credit unions and financial institutions for nearly 10 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 a Linux-based LOS. Mortgage Technology magazine named Mortgage Builder as one of the industry's Top 50 Service Providers in addition to being a finalist for Mortgage Technology's 2007 Help Desk award, which recognizes outstanding customer service. For more information, visit <http://www.mortgagebuilder.com>.