



OVERTURE TECHNOLOGIES PRESS KIT

Two horizontal bars are positioned above the contact information: an orange bar on the left and a dark green bar on the right.

Overture Technologies, Inc.

301-492-2140

6900 Wisconsin Avenue

Suite 200

Bethesda MD 20815

www.overturecorp.com

Contents

ABOUT OVERTURE TECHNOLOGIES 2

FOUNDER & CEO BIOGRAPHY 3

 BILL KELVIE3

 BILL KELVIE – Short Biography3

EXECUTIVE BIOGRAPHIES 4

 ANDREW WEISS, Chief Operative Officer & Chief Technology Officer4

 HENRY BARKHORN, Acting Chief Financial Officer4

 DAVID KIRBY, General Manager, Education Finance Solutions.....4

 LINDA SIMMONS, General Manager, Mortgage Finance Solutions.....4

 PETER CARROLL, Vice President, Product Marketing.....4

 DON CASCINI, Vice President of Sales, Education Finance.....5

 ROBIN DVORAK, Acting Vice President, Marketing5

 DOUG BROCKWAY, Senior Vice President, Mortgage Finance5

 PHILIP HENDERSON, General Counsel.....5

MORTGAGE FINANCE SOLUTIONS PRODUCTS & SERVICES..... 6

 MOZART FOR SPECIAL SERVICING6

 MOZART FOR ACQUISITIONS.....6

 MOZART FOR ORIGINATIONS.....6

EDUCATION FINANCE SOLUTIONS PRODUCTS & SERVICES 7

 STUDENT LOAN MARKETPLACE7

 CONDUCTOR.....7

 AMADEUS7

ABOUT OVERTURE TECHNOLOGIES

Founded in 2000, Overture Technologies is the leading provider of decisioning software solutions that enable the transparent, accurate and responsive lending processes required in today's mortgage and education finance industries. Overture's customers are dedicated to providing superior mortgage servicing, securitization, and underwriting services and to increasing students' access to higher education financing alternatives. Our leadership team applies decades of experience from leading financial services and technology firms including Fannie Mae, GMAC, Goldman Sachs, IBM, KPMG and Sallie Mae to help our customers achieve their goals.

Mortgage Finance Solutions

Overture Technologies' automated decisioning solutions for the mortgage industry promote market transparency and risk management for special servicing, valuing bulk loan files and mortgage underwriting. Through the Mozart product suite, the company's award-winning decisioning engine performs high-speed, loan-level analysis that can be applied at any stage along the mortgage value chain.

- **Mozart for Special Servicing:** At the loan-level, Mozart for Special Servicing aligns the borrower and servicer to achieve the right loan modification option the first time using the most current and relevant data and information. This transparent, automated decisioned approach, reduces re-default rates and preserves the value of mortgage assets.
- **Mozart for Acquisitions:** Whether buying, selling, or managing-and-reporting owned pools of mortgages, Mozart for Acquisitions normalizes obtuse data input and determines the best take-out options based on detailed, loan-level decisioning using valuation, eligibility and other decisioning capabilities.
- **Mozart for Originations:** With Mozart for Originations, Overture Technologies' award-winning automated underwriting system, lenders achieve the optimal decision for borrowers regarding pricing, product eligibility, best fit and suitability.

A key factor in Overture's ground-breaking solutions is the ability for users to author rules in an "English language" format that allows even non-programmers to quickly, accurately, and more efficiently automate previously manual processes. The company's solutions integrate seamlessly with existing platforms, enabling faster time to market without a costly implementation.

Education Finance Solutions

Overture Technologies' financial aid and student loan solutions empower higher education students, schools and lenders to make informed and sound decisions for education financing. The company's web-based products and services help students intelligently navigate the process of funding their education, provide schools with financial aid guidance tools and facilitate the creation and marketing of student loan programs for lenders.

- **Student Loan Marketplace** is a secure and reliable web portal that enables students and their families to learn about and compare reliable private loan products and terms – not "as low as advertisements" for rates - from multiple lenders in an open and transparent environment.
- **Conductor**, Overture's financial aid solution for schools, helps financial aid officers educate students and their parents about their funding options, guides them through the financial aid process and communicates the institution's case for affordability.
- **Amadeus** is the premier underwriting and pricing engine for the student loan industry. In addition to offering state-of-the-art automated pricing, product selection and underwriting capabilities, Amadeus also helps lenders create custom and unique loan products and get those products to the market with unparalleled speed and efficiency.

FOUNDER & CEO BIOGRAPHY

BILL KELVIE

Bill Kelvie, the chief executive officer of Overture Technologies and longtime chief information officer at Fannie Mae, is arguably one of the most distinguished and experienced executives on automated underwriting and pricing systems.

Kelvie was chief information officer of Fannie Mae for over 10 years. Under his leadership, Fannie Mae led a mortgage industry transformation, offering highly accurate online loan approvals through the development of Desktop Underwriter. This technology enabled lenders to reduce the cost of originating a loan by 60 to 70 percent, and enabled approval times to be reduced from 30 days to 30 minutes or less. At Fannie Mae, Kelvie gained invaluable experience in loan processing, pricing and delivery, automated underwriting, loss mitigation, credit modeling, and integration with legacy systems.

After 10 years at Fannie Mae, Kelvie founded Overture Technologies to take automated underwriting systems to the next level. The firm created Mozart AUS™, a fourth-generation automated underwriting, product selection and pricing engine designed for both non-conforming and conforming loans. As chief executive officer, Kelvie is centrally involved in the firm's operations, customer relations and investor relations.

Kelvie was recently listed on Mortgage Banking magazine's prestigious list of IT All Stars, and received the Lasting Impact Award from Mortgage Technology magazine, which is given to a person who has made significant and far reaching contributions to mortgage industry technology. He also serves on the boards of Move, Inc., the leader in residential real estate on the internet, and is an advisor to FINRA and Rittenhouse Capital Partners.

BILL KELVIE – Short Biography

Bill Kelvie, Overture's founder and CEO, was Chief Information Officer (CIO) and Executive Vice President of Fannie Mae for over 10 years. Under his leadership, Fannie Mae led a mortgage industry transformation, developing web-delivered, instant loan approvals. This keystone of online loan approval is tied to a suite of supporting systems in loan processing, pricing and delivery, automated underwriting, loss mitigation, credit modeling, and integration with legacy systems. Prior to Fannie Mae, Bill was a partner with KPMG where he developed information technology strategies for leading investment and money center banks in the United States and Europe. Before joining KPMG (preceded by Nolan, Norton & Company) he designed and implemented large application systems for the Dexter Corporation and The Travelers. Bill also serves on the boards of Move, Inc., the leader in residential real estate on the internet, and is an advisor to FINRA and Rittenhouse Capital Partners.

EXECUTIVE BIOGRAPHIES

ANDREW WEISS, Chief Operative Officer & Chief Technology Officer

Andrew Weiss, Overture's COO and CTO, was most recently CTO at MERANT, a \$400 million technology company that delivers commercial software for application development and information access. While Fannie Mae's Senior Vice President for Advanced Technology, Andrew delivered the first prototypes of the applications that ultimately streamlined the mortgage finance system. He also spearheaded efforts to use leading edge technologies to deliver business value, such as developing expert systems for credit underwriting, building huge data warehouse environments for credit analytics, early adoption of object technologies for rapid application delivery, and using the Internet to educate potential homebuyers. Andrew also worked for Nolan Norton, where he consulted to retail, commercial, and investment banks on re-engineering loan processing and securities operations, and spent several years at Harvard University's Office of Information Technology.

HENRY BARKHORN, Acting Chief Financial Officer

Henry Barkhorn has been an advisor to and an active investor in a select group of smaller companies since 1999. From 1996 to 1999, he was Executive Vice President – Business Development of Fiduciary Trust Company International. From 1975 to 1996 he was with Goldman, Sachs & Co., where he was a Partner in the Investment Banking Division's Financial Institutions Group from 1988 to 1994.

DAVID KIRBY, General Manager, Education Finance Solutions

David Kirby has over 14 years of experience designing and developing enterprise applications and leading software development teams. Prior to Overture, he was Director of Product Development at Inline Software, a leading edge provider of development tools, where he spearheaded their first two product releases. David worked as a Senior Consultant at Fannie Mae, building web applications that cut the cost of servicing mortgage portfolios by 30%, and developing expert systems to reduce lender exposure. David was also the first employee hired by Proxicom, a prominent Internet consulting company.

LINDA SIMMONS, General Manager, Mortgage Finance Solutions

Linda Simmons' primary focus is on asset- and mortgage- backed securitization, coupled with loan acquisition, loan management, loan servicing, master servicing, dashboard and management reporting and the strategic analysis, change management and the workflow necessary to achieve best execution. Linda was most recently with IBM's Global Business Services, where she was a leader in the expansion of their practice into lending and securitization. Prior to IBM, she was a partner with the STRATMOR Group, a Managing Director at GMAC-RFC, an Executive Vice President of Alltel (now Lender Processing Services) Information Services, the Executive Vice President responsible for mortgage banking at First Nationwide Bank, and a partner at KPMG's National Mortgage Banking Practice.

PETER CARROLL, Vice President, Product Marketing

Peter Carroll, one of Overture's founders, has provided leadership for Overture's various product launches in both business verticals. He was responsible for the execution of Overture's most strategic accounts including the University of Pennsylvania, Fannie Mae, and HESC. Prior to joining Overture, Peter served in a similar capacity as Director of Product Development for Varsity Group, Inc, an online provider of student services. Peter has also held consulting positions with Price Waterhouse Coopers LLP and KPMG Consulting, Inc. where

he provided product strategy, process reengineering, and technology solutions to Fortune 500 companies and large government institutions.

DON CASCINI, Vice President of Sales, Education Finance

Don Cascini was formerly the President of Erie Processing Corporation. Prior to Erie, Don developed a business strategy for Wachovia Education Finance's Top 100 school sector, was responsible for buying student loans in the secondary market, and established contracts to acquire consolidation loans. Prior to Wachovia, he was part of a venture capital start-up company formed by the former President of Sallie Mae and some of its executive team called Versura, Inc. Versura was the first online education loan auction company where he was an integral part of bringing together buyers and sellers of loans and services in a real time bidding process. Don was responsible for Executive Sales at USA Group, the largest US guarantor and lender servicer which was acquired by Sallie Mae, preceded by 12 years at Sallie Mae in various strategic management, relationship and sales strategies across the organization. Don began his career with Dominion Financial Bancshares in the international sector.

ROBIN DVORAK, Acting Vice President, Marketing

Robin Dvorak is a seasoned strategic marketing executive with over 17 years of global marketing experience in Fortune 500 organizations as well as small, private companies across the technology and finance industries. Robin most recently led marketing for Updata Advisors, a leading investment banking firm serving the information technology industry, and Updata Partners, a growth-stage venture capital firm investing in software and software-enabled services companies. Earlier, she held roles as Managing Director, Programs for the Industrial Research Institute, Director of Marketing Communications for American Power Conversion's \$350 million desktop power solutions division and consulted on marketing and business development initiatives with a number of innovative technology start-up companies. Robin began her career with AT&T's Caribbean and Latin America division. She earned an M.B.A. from Duke University's Fuqua School of Business and a B.A. from the University of Notre Dame.

DOUG BROCKWAY, Senior Vice President, Mortgage Finance

Doug Brockway is responsible for business development and marketing for Mortgage Finance. He has led Overture's work at National City, SouthStar, Redwood Trust and a major mortgage investor. Doug is an expert in IT strategy, business redesign and IT infrastructure efficiency. Prior to Overture he served as the Senior VP IT Strategy and Competitive Intelligence at Fidelity Investments; Senior Vice President at Mercer Management Consulting; and Managing Partner at KPMG Nolan and Norton.

PHILIP HENDERSON, General Counsel

Philip Henderson joined Overture from LendingTree, LLC where he served progressively as Associate General Counsel, Director-Corporate Strategy and VP – Government Affairs from 1999 to 2006. At LendingTree, Philip was heavily involved in monitoring the rapidly evolving issues of competition in Internet commerce and best-practices in loan origination and technology usage among the Company's lender partners. Earlier in his career he advised banks and national mortgage lenders on legal matters as an attorney with Kirkpatrick & Lockhart and served as Associate General Counsel of United Companies Financial Corp., a large originator and securitizer of mortgages.

MORTGAGE FINANCE SOLUTIONS PRODUCTS & SERVICES

MOZART FOR SPECIAL SERVICING

Operating on a loan-level basis, Mozart for Special Servicing gets the borrower into the right loan modification option the first time using the most current and relevant data and information. Working in conjunction with existing servicing platforms, Mozart for Special Servicing refreshes loan, borrower, and credit information up-front with pre-built integrations to external data sources to provide a more accurate, current view of borrower and asset information. It then applies rules-based loan modification guidelines to instantly evaluate a given loan against a robust set of potential options to avoid foreclosure.

For loan modification specialists, the capability includes a set of “optimization” models to work through very specific considerations with the borrower to reduce foreclosures. The Borrower Portal is a consumer-facing web site that facilitates borrower-servicer interaction, data capture, information and document exchange, and task management, and provides borrower access to workout options.

MOZART FOR ACQUISITIONS

Whether buying, selling, or managing-and-reporting owned pools of mortgages, Mozart for Acquisitions calculates the current value of loans pools and portfolios and determines the best take-out options based on a detailed, loan-by-loan decisioning. Mozart for Acquisitions combines the ability to intelligently on-board, validate and normalize bulk loan files and executes product analyses to meet internal and external investment policies with sophisticated decision analytics that deliver product eligibility, pricing and scoring on a loan-by-loan basis. Mortgage companies use Mozart for Acquisitions to enrich and inform bulk loan bids, to normalize and stratify loans for servicing or portfolio management and to aid in the evaluation of portfolios for sales for management reporting and securitization.

MOZART FOR ORIGINATIONS

Using Overture Technologies’ award-winning automated underwriting system, Mozart for Originations, lenders achieve the optimal decision for borrowers regarding product eligibility, pricing, best fit and suitability. Mozart for Originations allows lenders to achieve a “near-certain yes” decision for borrowers at the outset. Mozart for Originations drives the most efficient fulfillment process while leveraging existing loan origination solutions with no need for a costly system replacement to achieve a business-transforming success.

EDUCATION FINANCE SOLUTIONS PRODUCTS & SERVICES

STUDENT LOAN MARKETPLACE

Overture's Student Loan Marketplace is an online education financing resource that enables students and their families to learn about and compare reliable private loan terms in an open and transparent network of lenders. The Marketplace provides students with the ability to view, compare and select reliable private loan terms – not “as low as” advertisements for rates – on one site and with only one credit check. Schools can feel confident in providing students access to an informative comparison tool that features standard APR and other cost calculations, enabling users to view and compare detailed product terms in an “apples-to-apples” format. The Marketplace also protects students' privacy, as it allows borrowers to choose which lender receives their personal information.

Lenders benefit from the Marketplace's ability to help them reach qualified borrowers with targeted products. Upfront filters are applied to ensure that lenders only receive applications from borrowers with personal and credit information that matches the lending institution's loan products and terms. Additionally, students can only select a product from one lender, ensuring that any leads forwarded to lenders have a high probability of closing.

CONDUCTOR

Conductor, Overture Technologies' online financial aid solution, guides students and their parents through the process of funding their education. Conductor empowers schools to quickly and easily provide students with a full range of financial aid information, from available funding options and eligibility requirements to official award letters and required fulfillment tasks. Through its focus on education and accessible information, Conductor helps students navigate the financial aid process intelligently and independently. Additionally, its customizable, automated processing helps financial aid officials communicate with their students in an easy, expedient and cost-effective manner.

AMADEUS

Amadeus is the premier underwriting and pricing solution for the student loan industry. In addition to offering state-of-the-art automated pricing, product selection and underwriting capabilities, Amadeus helps lenders create custom and unique loan products, and delivers those products to the market with unparalleled speed and efficiency. By allowing users to manage underwriting and pricing guidelines using a structured English-like rule interview, Amadeus offers the first set of technology capabilities that truly enable policy and process decisions to be entirely owned, operated and managed by the organization. Amadeus also provides seamless integration with all credit repositories, and includes integrated audit trail mechanisms to track decision history.