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Nationstar Mortgage Selects Overture's Mozart Decision Engine as it Expands as Prime Retail Lender

Bethesda, Maryland, August 12, 2008 – Overture Technologies, the mortgage industry's leading developer of decisioning technology, has announced that Nationstar Mortgage, a mortgage lender headquartered in Dallas, Texas, has selected Overture's Mozart Decision Engine and Mozart point-of-sale user interface as its direct-to-consumer application intake and enterprise best-fit and automated underwriting decisioning engine for its new retail operations. Nationstar Mortgage has made a major commitment to being a leading prime retail lender, and plans to continue to expand into the market using its centralized lending platform licensed to originate conforming and FHA loans in 47 states nationwide.

Nationstar Mortgage, which has already been working diligently and aggressively on this initiative, plans to go live later in August. "This is obviously an important decision for Nationstar Mortgage, and we fully intend to utilize a platform that sustains our key competitive advantage of delivering best-in-class service and efficiency," states Peter Schwartz, chief information officer at Nationstar. "One of the key aspects of our plan is having a technology that will give our loan officers clear and efficient visibility of all available eligible programs and prices. After evaluating our options, it was obvious that Overture was the right choice. Especially after completing Overture's Rapid Solution Session, we're confident that Mozart is providing us with the best tools to evaluate loans accurately and efficiently in the prime retail market."

Nationstar Mortgage shifted its product focus to conforming retail loans in mid 2007, successfully moving into more liquid investments such as Freddie Mac, Fannie Mae and FHA products. "As the industry's most powerful decisioning engine, Mozart offers mortgage companies the ability to streamline and expedite the task-intensive process of decisioning across a variety of products and throughout various stages of the loan," explains Linda Simmons, senior vice president of Business Development for Overture Technologies. "By selecting the Mozart Decision Engine, Nationstar Mortgage has gained the ability to more quickly and accurately evaluate loans requiring a decision at any stage of the lifecycle, not only at point of sale, but also in underwriting,

secondary, servicing and loss mitigation. For example, Nationstar Mortgage plans to apply dynamic decisioning to manage FHA's new Risk Based MI premium requirements as a means to expeditiously rollout ongoing time sensitive and evolving policies. There's virtually no limit to the ways they can use Mozart to facilitate their processes."

To better facilitate the rapid implementation of Mozart, Nationstar Mortgage took advantage of Overture's Rapid Solution Session (RSS), a "functional pilot" process that enables both Overture and the client company to quickly identify the parameters and precise actions necessary to achieve a fully functional working solution, prior to committing to the relationship.

"The RSS is a three- to five-day collaborative session where Overture's project team meets with the client company's team not only to address the exact steps and measures that Overture will take in implementing the Mozart Decision Engine, but also to consult on issues like rules structures," explains Simmons. "These details are customarily handled after implementation, but with Overture's Rapid Solution Session, clients can cover these important issues before making a final decision to implement the technology. With the RSS, clients get the added confidence that comes from a crystal clear view of the entire process. They find out in as little as three days exactly what they're getting, what Overture will do, and how long it will take, all prior to paying any licensing fees or signing any contracts."

In addition to defining the overall level of effort and consulting on rules structures, Overture's Rapid Solution Session also outlines the scope of the project, ranks the needs of the client company from absolutely necessary to desirable, defines the integration model, and determines the size of third party technology interfacing efforts, in addition to defining the level of effort for mapping third party product eligibility rules and pricing to the Mozart Decision Engine.

"We have the utmost confidence that Overture will deliver precisely the solution that we need at this important juncture," states Nationstar Mortgage's Schwartz. "Thanks to Overture's RSS, we were both clear on deliverables and deadlines before making any type of commitment, financial or otherwise. No other technology can do what Overture does, and for a price that works within our budget."

About Overture Technologies

Overture Technologies is the mortgage industry's leader in decisioning solutions for loan sourcing, aggregation and investor delivery, turning time-consuming processes into automated tasks that are completed in seconds. Established in 2000, Overture's products include the

Mozart Suite, the mortgage industry's premier non-conforming automated underwriting and pricing system; the Mozart Portals, the credit decision engine which both aggregates data and interprets multi-investor complex risk rules; Intelligent Data Facility for tape cracking, which leverages industry standard formats for data interpretation, eligibility and management for multiple asset classes. For further information, please contact Overture Technologies at (301) 492-2140 or visit www.OvertureTechnologies.

About Nationstar Mortgage

Dallas, Texas-based Nationstar Mortgage is one of the nation's leading mortgage lenders offering conforming and Fannie Mae products directly to consumers. Nationstar Mortgage also operates under the well-established [Champion Mortgage](#) brand. Since its inception in 1997, Nationstar Mortgage has experienced success by providing exceptional customer service and a wide range of competitive mortgage products. For more information, please contact Nationstar Mortgage at (469) 549-2339 or visit www.NationstarMtg.com.

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