

News Release

May 5, 2009

Ingard Financial selects Mortgage Brain technology

Ingard Financial, a leading independent financial services network, has exclusively selected Mortgage Brain and the Key as its preferred mortgage technology solution for its members.

As part of the agreement, Ingard will provide its Appointed Representatives and Directly Authorised members with Mortgage Brain's flagship sourcing system to enable them to conduct a quick, yet comprehensive, whole-of-market mortgage search and selection process to identify the best products to meet their client's needs.

Its Directly Authorised members will also be offered the Key, Mortgage Brain's market-leading point-of-sale and compliance solution, to enable them to control and manage the entire mortgage process from initial contact and fact find through to product sourcing, client management and integration with the Mortgage Trading Exchange, insurance and protection companies.

David Ewing, Director at Ingard Financial, comments, "The latest version of Mortgage Brain's sourcing system, coupled with the Key is, we believe, the best fully integrated mortgage technology solution in the market.

"The speed, ease of use, accuracy of product information, KFI generation and the start to finish compliance solution is second to none and we're sure our members will benefit immensely from using the technology."

Mark Lofthouse, CEO of Mortgage Brain and the Key, adds, "We're delighted Ingard has exclusively chosen our mortgage sourcing and point-of-sale technology. The new features and enhancements we've made to our sourcing system over recent months make it the most accurate and powerful system in the industry, which coupled with the Key, will deliver real and substantial business benefits to Ingard and its members."

- Ends -

NOTES TO EDITORS

About Mortgage Brain Limited

- Mortgage Brain Limited is the most widely used and preferred provider of point-of-sale, compliance, mortgage sourcing and electronic trading products and services for mortgage intermediaries.
- MBL Holdings, formed in 1986, is jointly owned by Abbey, The Lloyds Banking Group (including C&G, Halifax, Bank of Scotland, Lloyds TSB Scotland, Intelligent Finance, Birmingham Midshires), Nationwide (including The Mortgage Works), Northern Rock, Royal Bank of Scotland (including NatWest) and Barclays Woolwich.
- The consortium of six owners, together with their subsidiaries, collectively account for in excess of 65% of the new business mortgage market within the UK.
- MBL Holdings currently has over 26,000 users of its products and services.
- Mortgage Brain is a Microsoft Gold Certified Partner.

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