

News Release

May 18, 2010

Mortgage Brain partners with Viva Costa to offer enhanced overseas sourcing

Mortgage Brain, the market leading mortgage technology solutions provider, has announced a partnership with Viva Costa International to give intermediaries instant access to its overseas mortgage products.

As part of the agreement, intermediaries using any of Mortgage Brain's sourcing systems can now search, select, review and produce full product quotes for mortgages from many of the world's largest overseas lenders including those in France, Spain, Turkey and Portugal.

The announcement enhances Mortgage Brain's status as the only sourcing system to offer overseas sourcing as intermediaries can now access product details from Viva Costa International and Conti Financial Services, two of the most widely respected overseas mortgage specialists, and earn a valuable new source of revenue as part of their normal mortgage advice and sales processes.

Mark Lofthouse, CEO of Mortgage Brain, comments, "We firmly believe the overseas market presents real and significant opportunities for brokers now and in the future. Our partnership with Viva Costa is therefore an excellent development of our overseas sourcing capabilities for the benefit of mortgage intermediaries and their customers."

Adrian Holland, Managing Director at Viva Costa International said, "Mortgage Brain clearly leads in the provision of the best technology solutions for brokers and we feel now is the perfect time to formalise a partnership to promote and illustrate our overseas products on its systems.

"We have recently seen a flood of overseas remortgage applications, particularly in Spain and France where savings are significant, and brokers can now, for the first time, use Mortgage Brain to produce full product quotes, making it even easier to do business with us."

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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 (Including Alliance & Leicester), 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.

For further press information, please contact:

Damion Clark at the Mortgage Brain Press Office.

Tel: 01223 492130 or 07789 911314

Email: damion@realpublicrelations.com

For all other enquiries, please contact:

Mark Lofthouse, CEO of Mortgage Brain.

Tel: 01527 557203 or 07776 143 056

Email: mark.lofthouse@mortgage-brain.co.uk