

ComplianceEase Expands Automated Compliance System to Offer the Industry's Most Comprehensive Audits for Rating Agency Guidelines.

BOCA RATON

, Fla. -- A Real-Time Solution to Protect Mortgage Lenders and Security Issuers

ComplianceEase(R), the leader in residential mortgage risk management solutions, announced today at the Tenth Annual Investor's and Issuer's Summit on Asset Backed Securities East that PredatorAnalyzer(TM) (PA(TM)), the industry-standard automated compliance system, now provides residential mortgage-backed securities (RMBS

) issuers with anti-predatory lending audits targeted for the guidelines set by the Dominion Bond Rating Service, Inc. (DBRS

) risk analysis system. The new DBRS-specific functionality within the PA system is a timely enhancement and the first to address the guidelines of DBRS's recently launched RMBS risk analysis system.

PredatorAnalyzer provides true independent loan-level audits, recalculating all necessary data points, such as annual percentage rate, as an integral part of its detection of high-cost and potentially predatory loans. The PA system completes the same procedures that an independent third-party auditor must perform by hand; but provides more accurate execution in a fraction of the time and at a lower cost than most due-diligence companies.

Michael Nelson

, senior vice president at DBRS, noted, "We're delighted to work with ComplianceEase to incorporate the anti-predatory lending elements of the DBRS model in their set of features. It definitely provides additional comfort to see the use of an automated system as part of a securitizer's compliance process. Identifying loans that will pose higher risks ahead of time should help eliminate surprises when it comes time to submit a pool for risk analysis and rating."

The credit rating industry pays particular attention to the continually growing list of jurisdictions that have enacted lending regulations with complex, non-standard assignee

liability provisions. These laws impose potentially unquantifiable damages on subsequent holders of residential mortgage loans, including securitization

trusts holding mortgage loans originated in these states. Lenders and security issuers must turn to advanced technology in order to continue doing business in those jurisdictions and to ultimately sell loan pools in the secondary market. Lenders using the PA automated solution have a competitive advantage in satisfying secondary market requirements and ensuring that mortgage loans continue to be eligible for securitization in RMBS pools.

"The incorporation of DBRS's guidelines is a natural and straightforward next step to further enhance our industry-standard compliance risk assessment tool, as we have previously done with secondary market investors such as Sovereign Bank and rating agencies like Standard & Poor's," explained John Vong, ComplianceEase CEO.

ComplianceEase further protects lenders by combining its PredatorAnalyzer product with a comprehensive insurance policy that mitigates the risk of loss associated with the potentially uncapped liability faced by lenders and security issuers. PA AssureCert(TM) warrants the accuracy of the audits produced by the PA system.

According to

Vong, "PA AssureCert, the industry's first fully-warranted automated compliance solution provides detection and prevention of violations, as well as indemnity against the legal consequences of non-compliance with federal, state and local high-cost and anti-predatory lending regulations. Comprehensive insurance coverage, together with the industry's most comprehensive automated anti-predatory and secondary market compliance solution, will help lenders address their growing risk management challenges."

About Dominion Bond Rating Service

DBRS is a full service, global rating agency. Headquartered in Toronto, with major offices in New York and Chicago, DBRS rates over 1,000 entities in North America, Europe and Asia. The agency's extensive coverage of securitizations and structured finance transactions solidifies its standing as a leading provider of comprehensive, in-depth credit analysis. For more information on DBRS, visit www.dbrs.com.

About ComplianceEase(R)

ComplianceEase, a division of LogicEase Solutions Inc., headquartered in San Francisco, California

, is a premier provider of intelligent business solutions to the financial services industry. Its ComplianceEase platform provides the industry's first automated compliance solutions utilizing advanced artificial intelligence reasoning and decisioning technologies as well as natural language processing

ComplianceEase powers beginning-to-end solutions at a fraction of the time and cost of the traditional approaches, while providing better accuracy and integrity. ComplianceEase also provides professional services, and consulting services. For more information on ComplianceEase, visit www.ComplianceEase.com.