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Avista Solutions Selected by Southern Trust Mortgage to Implement Web-Based Loan Origination and Product & Pricing Systems

San Francisco, CA, July 12, 2006- Southern Trust Mortgage, LLC, based in Virginia and one of the largest independently owned mortgage companies in the Mid-Atlantic Region has selected Avista Solutions to implement a new Web-based Mortgage Loan Origination and Product & Pricing System. The new B2B system is based on Avista Solutions' Avista Accelerator™ Loan Origination System and Avista Advantage™ Product & Pricing Engine.

"We performed a rigorous vendor evaluation process before selecting Avista," said Kim Curtis, EVP, COO Southern Trust Mortgage, "The strength of Avista's product pricing technology and quality of their references set them apart."

"We are excited that Southern Trust Mortgage has selected Avista Solutions to implement our web-based mortgage origination platform," said Mark Phlieger, CEO of Avista Solutions. "We are looking forward to this opportunity to work with them and believe our innovative products will provide Southern Trust Mortgage the ability to better serve its wholesale and retail channels by streamlining the origination process with key components such as product eligibility, online lock, automated underwriting and closing docs."

The Avista Accelerator™ origination platform allows users to create loan applications online or import them from external loan origination software, as well as order services such as credit and automated underwriting. Online status, pipeline management, originator/lender loan collaboration, disclosures and closing documents via 3rd party document providers are also provided in this B2B website. The lender view allows users access to all of the originator specific services as well as features such as template driven underwriting management. Simple updating of website content for each channel is managed through the user friendly back end administration.

The Avista Advantage™ Product & Pricing Engine includes a pricing scenario tool which allows originators to evaluate borrower loan eligibility and receive a list of qualified products with fully adjusted pricing with as few as 12 fields of data. Online locking with fully adjusted pricing and immediate confirmation is also provided. A lender managed eligibility and price adjustment interface allows lenders to rapidly manage product changes and implement new products.

About Southern Trust Mortgage

Southern Trust Mortgage was created by a group of mortgage professionals committed to offering their clients the highest level of customer service. The Wholesale Division continues this tradition through quality service to their brokers. Headquartered in Norfolk, Virginia, Southern Trust has offices in Virginia, Maryland, North Carolina, South Carolina and Georgia. For more information about Southern Trust Mortgage, please call 757-518-0700 or visit online at www.southerntrust.com.

About Avista Solutions

Avista Solutions is a mortgage software company founded on old-fashioned business values. Our web-based mortgage loan origination software has handled over \$184 billion in unique loans and our customers are among the highest rated in the industry for their origination technology. The demand for new mortgage products in a rapidly changing market requires a platform with superior flexibility. Avista Solutions' suite of mortgage lending software provides complete end-to-end solutions that can be rapidly implemented for conforming, Alt-A, and sub-primes products, across all origination channels. For more information about the innovative products Avista has to offer, please call (803) 788-4936, or visit us on the web at www.avistasolutions.com.