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### **Homeowners Mortgage Selects Avista Solutions to Provide New Wholesale/Retail e-Mortgage Websites**

COLUMBIA, SC, September 24, 2003—Avista Solutions, a leading e-mortgage technology provider, has been selected by Homeowners Mortgage Enterprises to provide two new e-mortgage transaction websites. The new websites will be based on Avista Accelerator™ Wholesale and Retail Mortgage Platforms.

“Our continued expansion throughout the Southeast across multiple origination channels demands that we implement reliable web-enabled solutions,” said Doug Clark, Chairman and CEO of Homeowners Mortgage. “These new websites will provide our customers and employees anytime, anywhere access to Homeowners’ products, services, and mortgage fulfillment platforms.”

“We’re very pleased to have been selected to provide these new B2B websites for Homeowners Mortgage,” said Mark Phlieger, CEO of Avista Solutions. “Homeowners initially selected Avista to create their Consumer Direct website. Homeowners selection of Avista to web-enable their Wholesale and Retail channels speaks to the ease of implementing additional channels and the strength of our relationship.”

The Avista Accelerator™ Wholesale and Retail Platforms allow users to create loan applications online or import them from external loan origination software, as well as order services such as credit and Desktop Underwriter® Automated Underwriting. Online locking with fully adjusted pricing also provides users with immediate confirmation. Users may also schedule closings and request funds online. Online status, pipeline management, originator/lender loan collaboration, and disclosures such as GFE and TIL 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 and online closing calendar. Simple updating and distribution of product rules, rates, and website content is managed through the user friendly back end administration.

Avista Solutions can implement the Avista Accelerator Wholesale and Retail Platform in less than 45 days and customize it to meet the needs of each client.

#### About Avista Solutions

Avista Solutions is a financial services software company that combines years of mortgage industry experience with powerful technology skills to deliver integrated solutions to lenders. Avista’s web-enabled wholesale, correspondent, retail and consumer direct platforms are designed to streamline the origination process, increase loan production, reduce operating costs and improve customer service. Avista Solutions provides the best built technology in the mortgage business.

#### About Homeowners Mortgage

In 1983, Homeowners Mortgage Enterprises, Inc. was established by Bridget M. Clark in Columbia, South Carolina. Early in the company's history, the residential mortgage lender specialized in government loans since banks fulfilled most conventional lending needs. In the early 1980's, smaller lenders such as Homeowners helped fulfill the government lending need in local communities. Since that time, Homeowners Mortgage has grown from three employees to over 100 employees who serve the mortgage needs of borrowers and brokers all over the southeastern United States. This dramatic growth and expansion in the Wholesale industry has not, however, changed their philosophy of providing borrowers and brokers with unparalleled support in the mortgage field.