LION, Inc.

Contents

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What Is LionInc.com?

LionInc.com is a full suite of online productivity tools for mortgage professionals that include:

- Leads and Application Management. Receive and manage leads and applications from your own consumer-facing web site at LionInc.com. Import applications to your origination software and submit to automated underwriting engines.

- Streamlined Program Discovery and Price Comparison. LionInc.com contains a back-end office tool designed specifically to save you time and money by reducing time spent sifting through rate sheets and manually making price adjustments. Compare over 115 wholesale lenders' pricing side by side to find the best deal for your borrower. LION's Loan Search will automatically adjust pricing according to region, loan amount, LTV, escrow waiver, transaction type, program, and many other variables; ensuring the pricing you receive is as accurate as possible. Find specialized lenders for your sub prime credit, commercial, and other niche loans.

- Nation's Leading Online Database. LionInc.com is a proven industry leader with well over 45,000 broker members. LION's corporate database boasts over 115,000 programs from over 130 lenders, including 25 leading correspondent lenders.

- Detailed Market Information. Find all the market data and information you need in one location with financial snapshots (updated every 15 minutes), daily market commentary, economic calendars, mortgage backed securities, and the latest mortgage and real estate news from a wide range of sources.

- Centralized Web Site Management. LionInc.com provides a one-stop solution to manage your web site content, monitor web traffic, and update rates displayed to your consumers. Display up to 80 rate quotes manually or purchase LION's Multi Lender Rate Feed & Auto Pilot system to automatically update rates for you.

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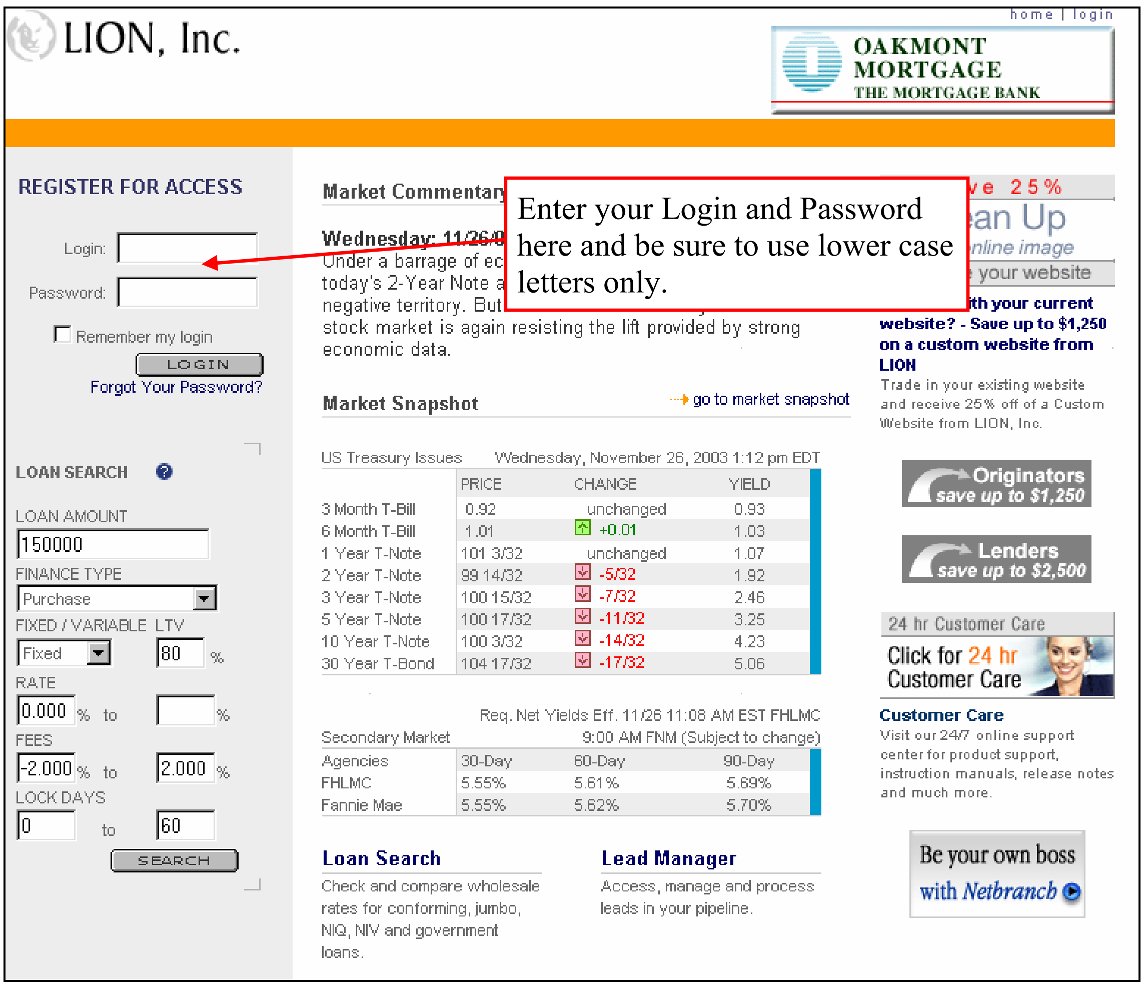
Logging In

You can access LION's Productivity Suite by using the following URL:

http://www.lioninc.com

The home page should look like this:



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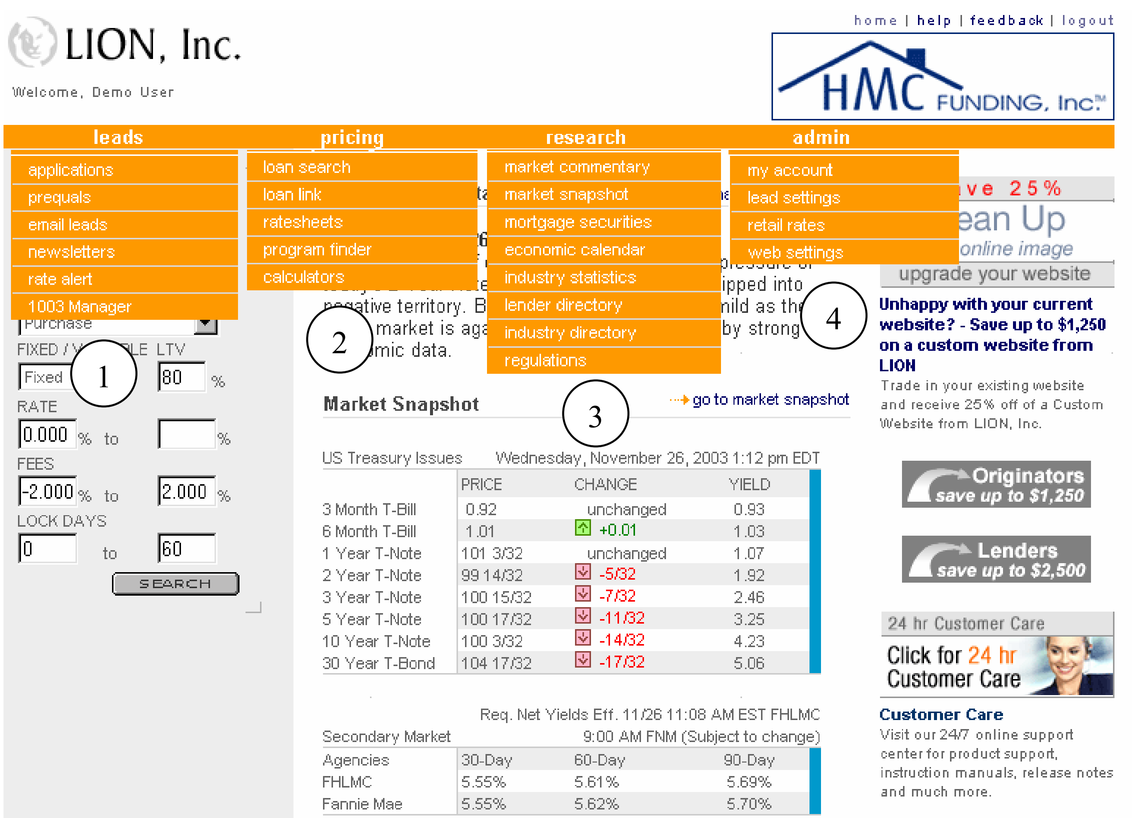
Home Page Navigation

The various features available to you are accessible through the four menus at the top of the page; Leads, Pricing, Research, and Admin.



(1) Leads:	(2) Pricing:	(3) Research:	(4) Admin:
Applications	Loan Search	Market Commentary	My Account
Prequals	Loan Link	Market Snapshot	Lead Settings
Email Leads	Ratesheets	Mortgage Securities	Retail Rates
Newsletters	Program Finder	Economic Indicators	Web Settings
Rate Alert	Calculators	Lender Directory	
1003 Manager		Industry Directory	
		Regulations	

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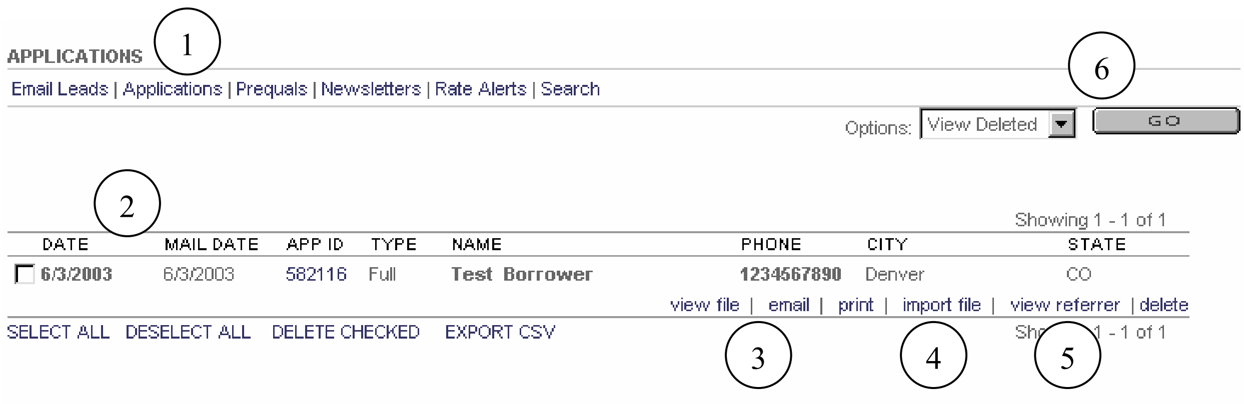
Leads – Applications

Application leads consist of either full 1003 applications or abbreviated quick applications. Both types of applications are available for download to any Loan Origination Software program that can import a Fannie Mae (.fnm) file format, such as Calyx Point, Genesis 2000, Byte TQS, Contour Loan Handler, and Encompass.



1.) These links can be used to view other lead types.

2.) The Date indicates when the application was received. The Mail Date indicates the date an email notification was sent.

3.) The 'View File' link will allow you to view all of the data collected in the application, the Email link will open an email pre-addressed to the borrower using your default email program, and Print will simply print out the application.

4.) Use the 'Import File' link to download the application to your LOS. Instructions for downloading applications may be obtained by clicking on the 'Help' link just below the Admin menu. Look for a small, blue circle with a white question mark in it.

5.) The View Referrer link will show you the URL that the borrower used to access your application. This can be very helpful if you have linked your application to other web sites or online advertising campaigns.

6.) Deleted leads are stored for a period of 90 days. If you would like to view your deleted applications, click the 'Go' button next to the Options drop-down menu.

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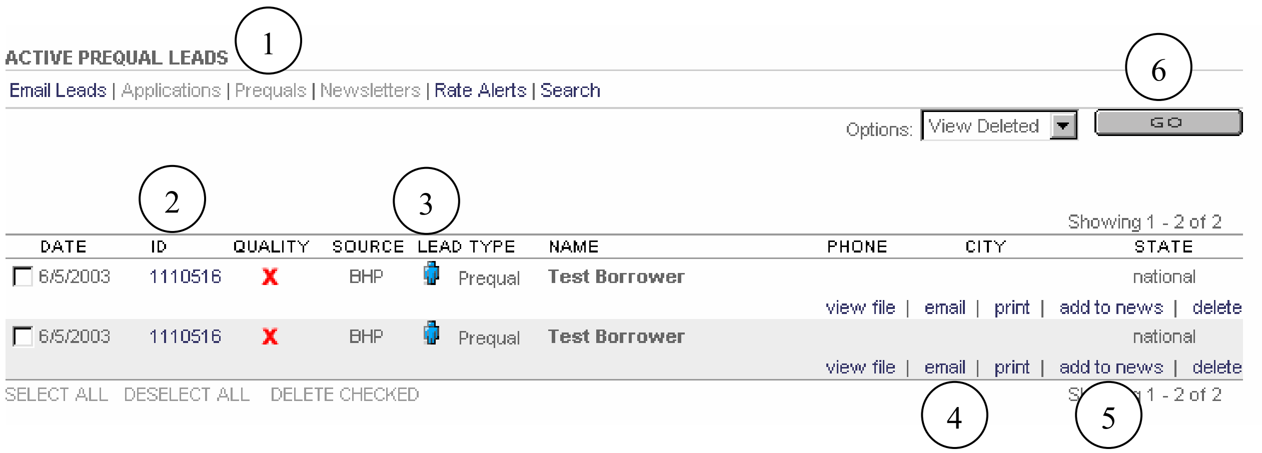
Leads - Prequals

Prequalification leads generally consist of the basic information needed to qualify a borrower, such as income, credit worthiness, loan amount, home value, etc.



1.) These links can be used to jump to other lead types.

2.) Date indicates the date the prequalification lead was generated. For Perqual Leads, click on the ID number to view the content of the lead. Leads are regularly reviewed for quality with icons to indicate leads that are "Good," "Potentially Bad or Duplicate" and "Being Reviewed."

3.) Source indicates whether a lead was generated off of your web site or LION's lead generation system, Mortgage101.com. "BHP" is a lead that was generated on your web site. Leads generated via LION's lead generation service are designated as "101."

The lead icon will help you determine whether the lead is a shared or exclusive lead that was generated on your web site will be exclusive. Shared leads can be purchased as a part of the Mortgage101.com lead generation service.

4.) The 'View File' link will allow you to view all of the data collected in the prequal, the Email link will open an email pre-addressed to the borrower using your default email program, and Print will simply print out the prequal.

5.) Add To News will add this borrower to your newsletter distribution list. See the section on Newsletters for more information.

6.) To view your deleted leads, click the Go button next to the Options drop-down menu.

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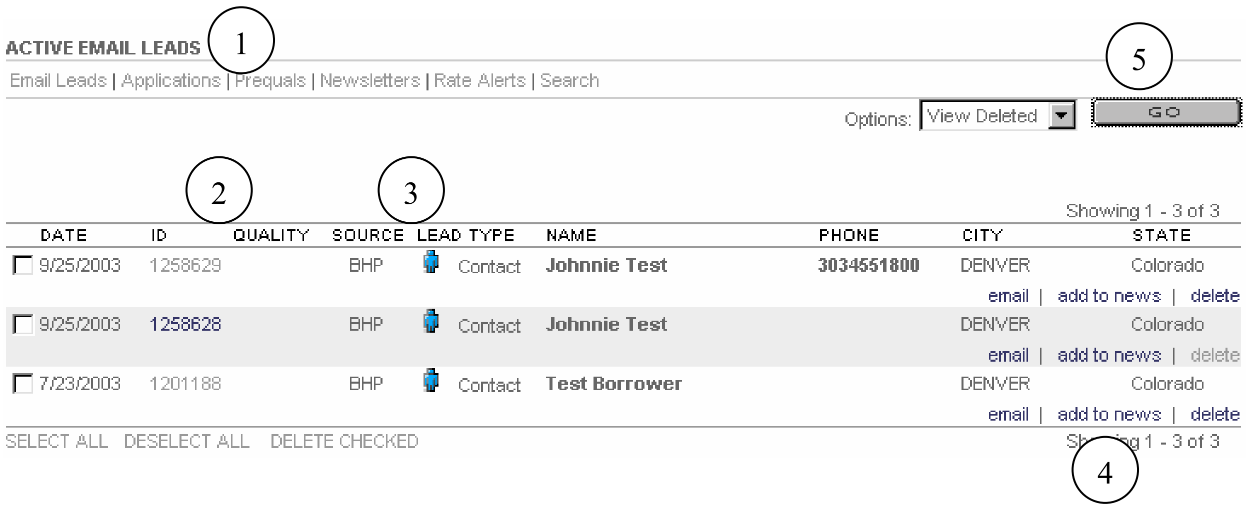
Leads – Email Leads

The Email Leads section contains the information borrowers submit on any of the various contact forms found on your site. Some common examples of these forms are the Contact Us form, the Custom Rate Request form, and the Application Request form.



1.) These links can be used to jump to other lead types.

2.) For Email Leads, click on the ID number to view the content of the lead. Leads are regularly reviewed for quality with icons to indicate leads that are "Good," "Potentially Bad or Duplicate" and "Being Reviewed."

3.) Source indicates whether a lead was generated off of your web site or LION's lead generation system, Mortgage101.com. "BHP" is a lead that was generated on your web site. Leads generated via LION's lead generation service are designated as "101."

The lead icon will help you determine whether the lead is a shared or exclusive lead. ALL leads generated on your web site will be exclusive. Shared leads can be purchased as a part of the Mortgage101.com lead generation service.

4.) The Email link will open an email pre-addressed to the borrower using your default email program. Add To News will add this borrower to your newsletter distribution list. See the section on Newsletters for more information.

5.) To view your deleted leads, click the Go button next to the Options drop-down menu.

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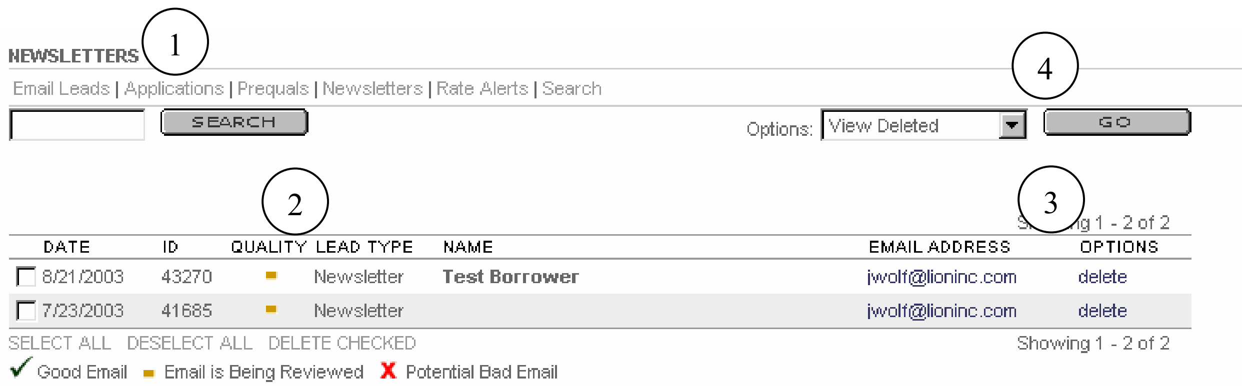
Leads – Newsletters

LION-designed web sites include a Newsletter feature, which allows you to keep in touch with your customers by sending out a monthly newsletter. Newsletters are written by Jim Woodard, a nationally syndicated newspaper columnist and expert on mortgage and real estate trends. The Newsletter section contains information submitted by customers that sign up for your monthly newsletter distribution. In addition, you may add or remove people from your newsletter distribution list in this section.



1. These links can be used to jump to other lead types.

2. Newsletter leads are regularly reviewed for quality. Leads are regularly reviewed for quality with icons to indicate leads that are “Good,” “Potentially Bad or Duplicate” and “Being Reviewed.”

3. Clicking on the customer’s email address will open a pre-addressed email using your default email program. Use the delete link to remove an address from your newsletter distribution.

4. To view your deleted leads, click the Go button next to the Options drop-down menu. You can also use the drop-down menu to access an archive containing all of the previous months’ newsletters. To do so, select Display Newsletters from the menu and click the Go button.

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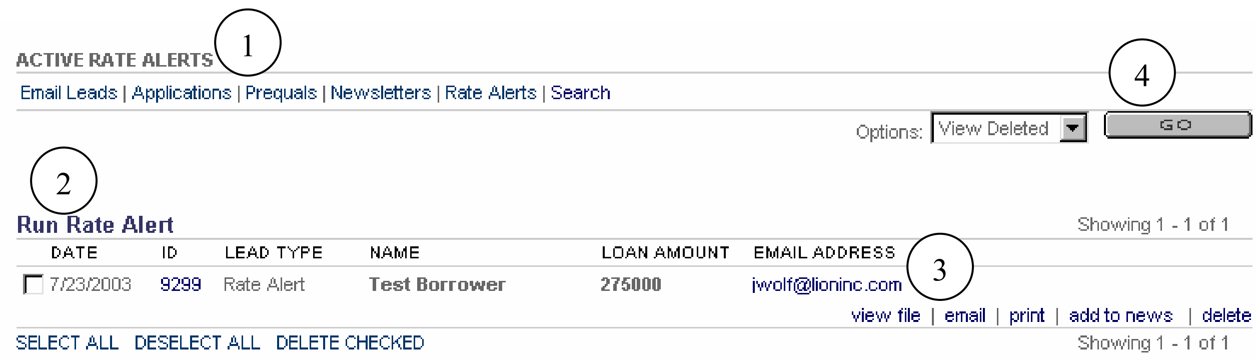
Leads – Rate Alerts

LION's Rate Alert feature gives visitors to your web site the ability to set a target rate and point combination that they are looking for. At any time you can check to see if the rates on your web site match any of your Rate Alerts. If they do, you can notify your customer via email.



1. These links can be used to jump to other lead types.

2. The Run Rate Alert link will query all of your Rate Alert leads and return a list of rate alert requests that are above the rates posted on your web site.

3. Use the View File link to view the Rate Alert lead. The email link will open a pre-addressed email to the borrower using your default email program, the Print link will print the lead, and the Add To News link will add the customer to your Newsletter distribution. (See the Newsletters section for more information)

4. To view your deleted Rate Alerts, click the Go button next to the Options drop-down menu.

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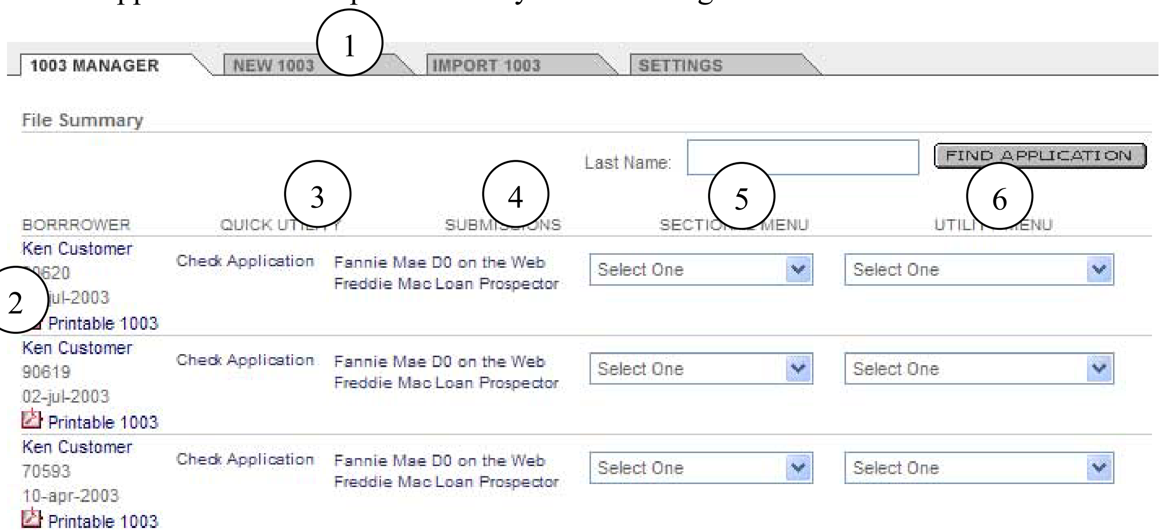
Leads – 1003 Manager Pt. 1

LION's 1003 Manager provides you with an online portal to Fannie Mae's Desktop Originator and Freddie Mac's LP on the Internet. Also use the 1003 manager to generate 1003 applications and export them to your Loan Origination Software.



1. There are 4 sections to the 1003 Manager. The New 1003, Import 1003, and Settings tabs are covered in the following pages.

2. Use the Printable 1003 link to generate a printable 1003 application.

3. The Check Application link will review the application for completeness. Use this feature if you intend to submit the application for automated underwriting.

4. Use the FNMA DO on the Web link to submit the application through DO. You must have a Fannie Mae MORNET Plus account in order to do so. Use the Settings tab to set your MORNET Plus username and password. If you have a Freddie Mac LP on the Internet account, you may also submit a file directly to Freddie Mac from this interface.

5. The Sectional Menu allows you to jump to any section of the 1003.

6. The Utility Menu provides many useful functions including adding/removing borrowers, viewing submission history, exporting the file, and more.

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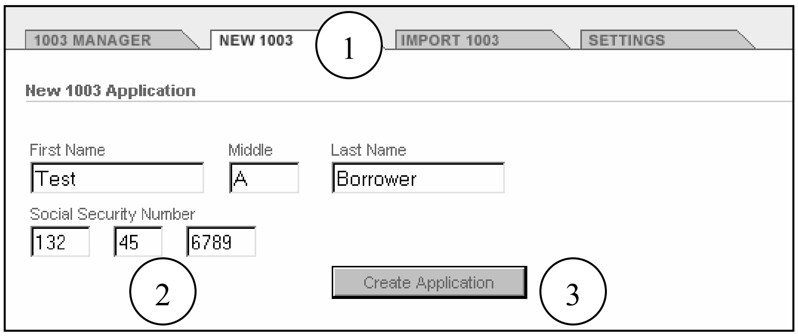
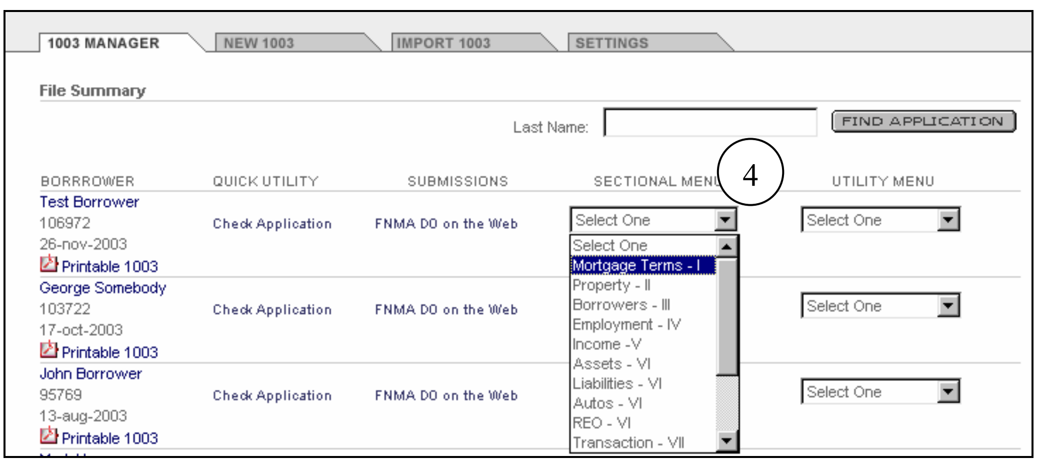
Leads – 1003 Manager Pt. 2

To create a new 1003 in the 1003 Manager:



1. Click on the New 1003 tab.
2. Enter a name and SSN.
3. Click the Create Application button

After clicking the 'Create Application' button, your borrower will be added to the list of applications on the main tab.



4. Select the first section of the 1003 to begin entering the borrower's information. At the bottom of each page click the 'Save and Continue' button to proceed to the next section.

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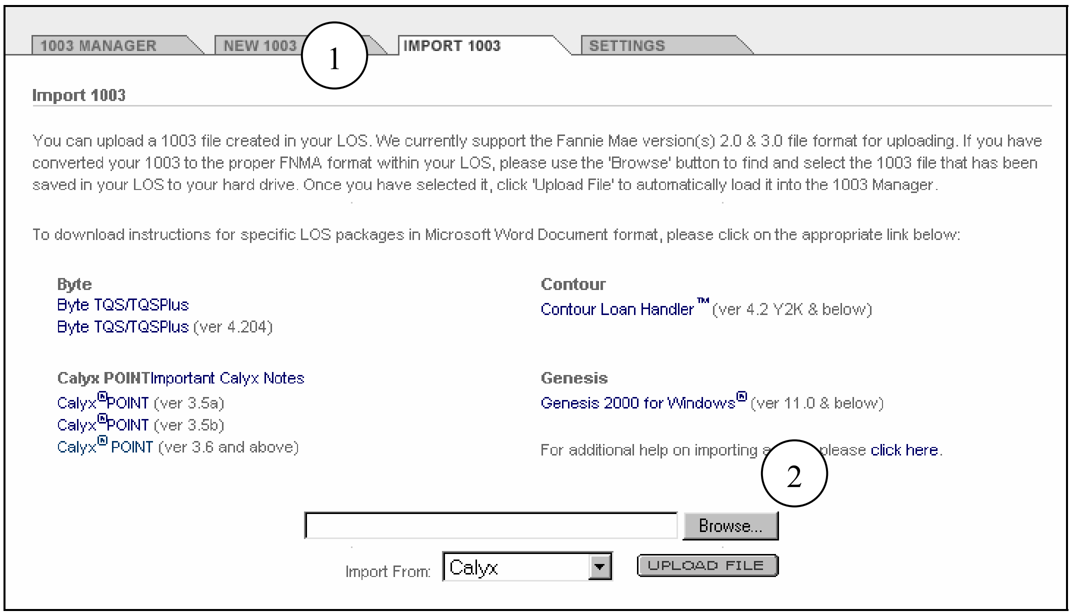
Leads – 1003 Manager Pt. 3

To Import a 1003 into the 1003 Manager:



1. Click on the Import 1003 tab. Instructions for importing from the 4 major Loan Origination Software systems are available to you.

2. Using the Browse button, locate the file on your computer and then click the Upload File button.

Note: You can only import files in Fannie Mae 3.x format! You will likely need to export the file from your Loan Origination Software first in order to do so. Please see your Loan Origination Software support/help tools for information on exporting files from your particular software.

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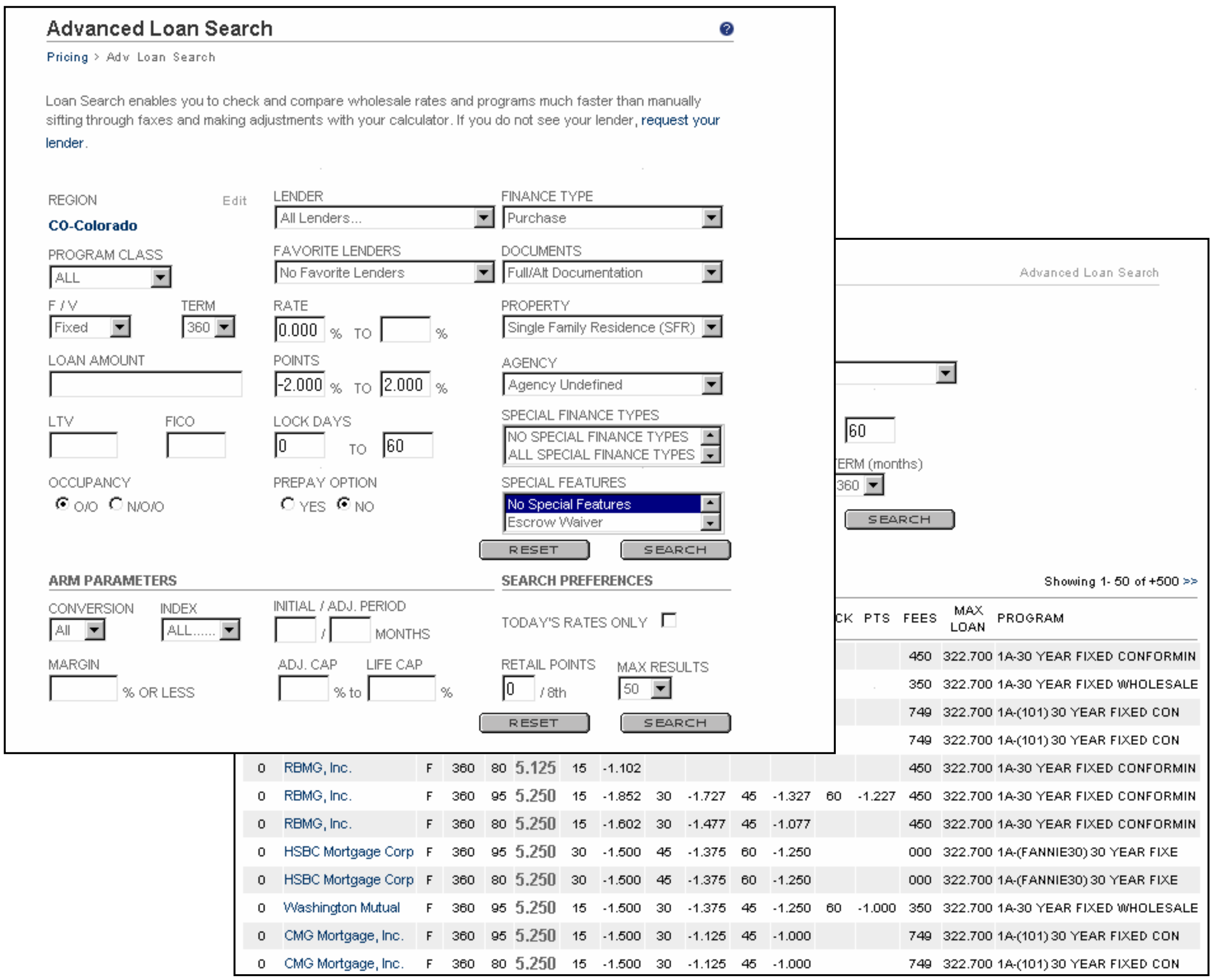
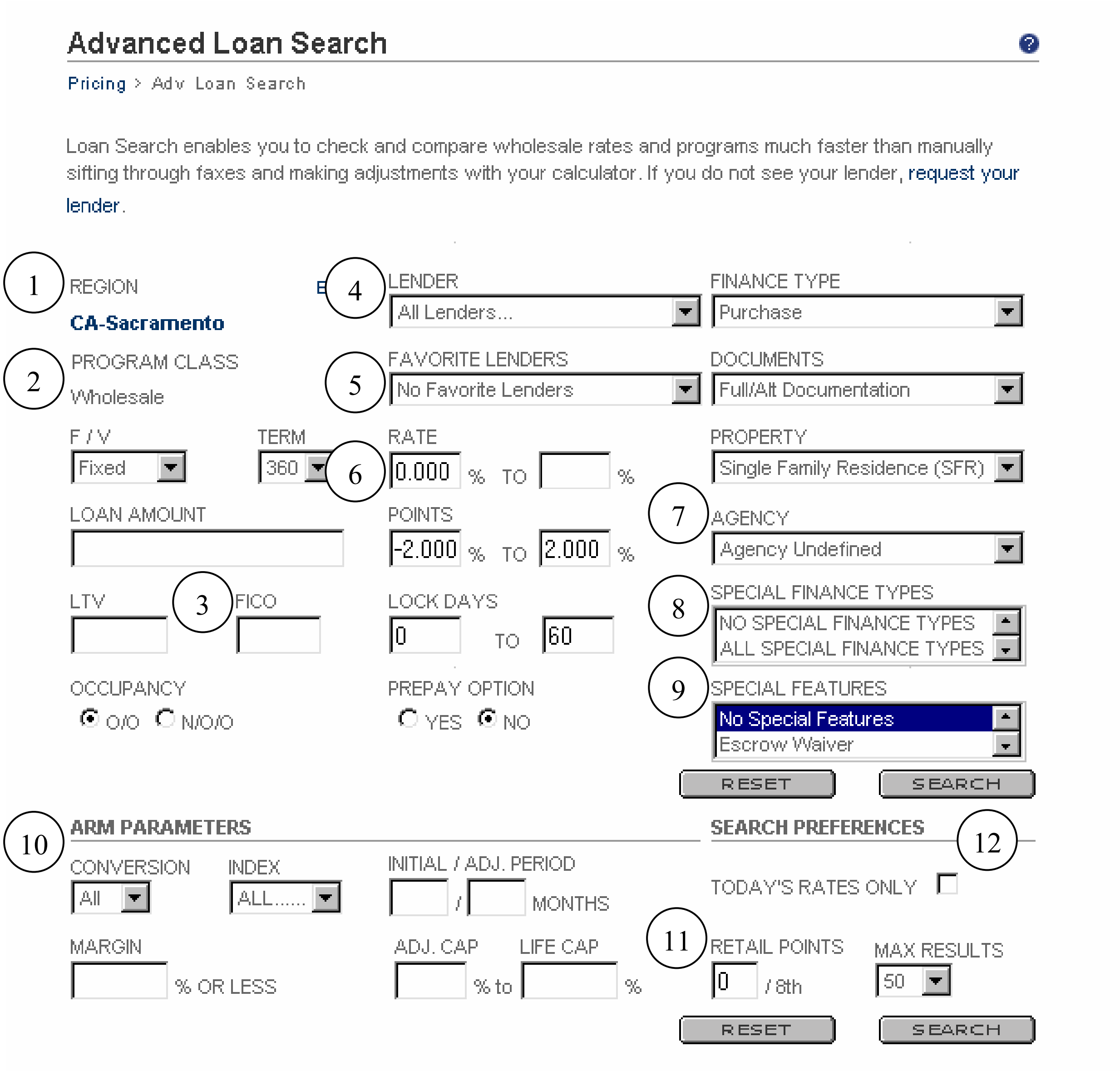
Pricing – Loan Search

LION's Advanced Loan Search is a powerful tool that allows you to compare multiple lenders' pricing side by side. All pricing found in Loan Search is region specific and will be fully adjusted based upon the criteria you have entered. Loan Search may be used to obtain A credit product and pricing for first mortgages on any Fannie Mae, Freddie Mac, FHA/VA conforming or jumbo loan product with no limit to maximum loan amount.



Pricing – Loan Search Parameters



The above is an image of the Loan Search interface page, where you will be entering loan criteria to obtain adjusted lender pricing.

1.) Pricing and programs within Loan Search will vary considerably from region to region, so be sure to select the appropriate region before searching. To change your selected region simply click on the nearby Edit link and select your new region off of the drop down menu that appears.

2.) The Program Class indicates that you are searching Wholesale pricing. Correspondent pricing and programs are also available to LION's corporate clients. For information on becoming a corporate client, please contact LION at 1-800-786-8083.

3.) Inputting a value in the FICO field will filter your results based upon the FICO score entered. For example, by entering a FICO of 660 you will eliminate from your results any programs that have a FICO score requirement greater than 660. If you do not enter a FICO score, your results will include all programs regardless of FICO requirements.

4.) Select a lender on this menu to limit your search results to that lender only.

5.) Select lenders from your list of favorite lenders and receive pricing from only those lenders. See the section on Favorite Lenders for information on configuring your list of favorite lenders.

6.) Indicate a specific rate and/or point range you wish to see. It is strongly suggested that you allow for a range of rates to be displayed, rather than limiting yourself to just one rate. For example, if you are looking for a 5.250% rate with a 1.500 point yield spread, you should enter a rate range of approximately 5.00% to 5.375% and a point range of about -1.000 to -2.000.

7.) You may restrict your search results to either Fannie Mae or Freddie Mac programs only, if you so choose. To do so, simply select the appropriate option off the menu. Selecting Fannie Mae will will exclude Freddie Mac from the loan product results and vice versa.

8.) Special Finance Types will include loan options such as FHA, VA, Interest Only, and Balloon programs. Select a special finance type by clicking on it.

9.) The Special Features menu will include loan options such as Escrow Waiver and piggyback financing. Select a special feature by clicking on it.

10.) Select/enter the appropriate information if you are searching for an ARM product. Please note that the initial/adjustment period will need to be entered in months. For example, a 5 year fixed ARM would be entered as a 60/12.

11.) You may use the Retail Points field to mark up your search results before they are displayed. For example, entering 8/8ths will result in pricing that has already been marked up by a full point. This field allows you to display search results to a borrower without disclosing your margin.

12.) To limit your search results to rates posted during the current business day, check the box next to Today's Rates Only. You may wish to use this option early in the morning when rates are still being updated, but keep in mind you may unintentionally eliminate some of your options.

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Pricing – Loan Search Results

Loan Search

Advanced Loan Search

Pricing > Loan Search

REGION Edit
CO-Colorado

LENDER: All Lenders...

FINANCE TYPE: Purchase

FIXED / VARIABLE: Fixed

RATE: 0.000 % TO %

LOCK DAYS: 0 TO 60

LOAN AMOUNT: 200000

POINTS: -5.000 % TO -1.00 %

LTV: %

TERM (months): 360

RESET MODIFY SEARCH

LOAN SEARCH RESULTS

Showing 1- 10 of +500 >>

	LENDER	F/V	TERM	LTV	RATE	LOCK	PTS	LOCK	PTS	LOCK	PTS	LOCK	PTS	FEES	MAX LOAN	PROGRAM
0	RBMG, Inc.	F	360	95	5.125	15	-1.352	30	-1.227					450	322.700	1A-30 YEAR FIXED CONFORMIN
0	Washington Mutual	F	360	95	5.125	15	-1.125	30	-1.000					350	322.700	1A-30 YEAR FIXED WHOLESALE
0	CMG Mortgage, Inc.	F	360	95	5.125	15	-1.125							749	322.700	1A-(101) 30 YEAR FIXED CON
0	CMG Mortgage, Inc.	F	360	80	5.125	15	-1.125							749	322.700	1A-(101) 30 YEAR FIXED CON
0	RBMG, Inc.	F	360	80	5.125	15	-1.102							450	322.700	1A-30 YEAR FIXED CONFORMIN
0	RBMG, Inc.	F	360	95	5.250	15	-1.852	30	-1.727	45	-1.327	60	-1.227	450	322.700	1A-30 YEAR FIXED CONFORMIN
0	RBMG, Inc.	F	360	80	5.250	15	-1.602	30	-1.477	45	-1.077			450	322.700	1A-30 YEAR FIXED CONFORMIN
0	HSBC Mortgage Corp	F	360	95	5.250	30	-1.500	45	-1.375	60	-1.250			000	322.700	1A-(FANNIE30) 30 YEAR FIXE
0	HSBC Mortgage Corp	F	360	80	5.250	30	-1.500	45	-1.375	60	-1.250			000	322.700	1A-(FANNIE30) 30 YEAR FIXE
0	Washington Mutual	F	360	95	5.250	15	-1.500	30	-1.375	45	-1.250	60	-1.000	350	322.700	1A-30 YEAR FIXED WHOLESALE

Narrow Search

Showing 1- 10 of +500 >>

This is an example of the Loan Search results screen.

1.) You may make simple modifications to your search by entering information in the fields above the search results. Once you have made your changes, click on Search to obtain results based upon your new criteria. To make more detailed changes to your search, see #6.

2.) Preceding the lender's name is a number denoting how old the particular quote is. A "0" indicates current pricing, "1" indicates pricing from the previous day, "2" indicates pricing from 2 days ago, etc.

All lender names are hyperlinks that you may click on to receive more detailed information about the lender and rate quoted.

3.) Certain loan parameters are displayed. Fixed/Variable, term, and maximum LTV are summarized in the search results.

4.) Up to four different lock period and point combinations may be displayed. The quotes are organized from shortest lock period to longest lock period, from left to right. All quotes are fully adjusted based upon the criteria you entered in the parameters screen.

5.) Additional information about the program/quote is displayed. Fees encompass the total mandatory lender fees disclosed to us by the lender. Maximum loan amount and program name are displayed for your information.

6.) The Narrow Search link will transfer you back to the initial Loan Search parameters screen. Loan Search will recall all of the criteria upon which you initially searched.

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Pricing - Lender Detail

1 **Last Update:**
24-jun-2003 07:18:14 PDT

2 **LOAN PARAMETERS**

Fix/Var:	Fixed
Owner Occ:	Y
LTV:	95%
Term:	360 mos.
MaxLoan:	$322.700
MinLoan:	$25.000
Fee:	$300

OTHER SPECS

CO-Colorado
Conventional Loan
Purchase
Full/Alt Documentation
Single Family Residence (SFR)

InterFirst-A Division of ABN AMRO Mortgage Group

Address:	8933 W. Brandt Pl , Littleton,CO 80123
Phone:	3 800-306-2895
Fax:	720-294-0629

Website Ratesheets SearchRates Documents

4 **1A-(100) 30 YEAR FIXED CONFORMING**

RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.500	1.250	1.375	1.500	1.625
4.625	0.625	0.750	0.875	1.000
4.750	0.250	0.375	0.625	0.750
4.875	0.000	0.125	0.500	0.625
5.000	-0.625	-0.500	-0.125	0.000
5.125	-1.125	-1.000	-0.625	-0.500
5.250	-1.500	-1.375	-1.000	-0.875
5.375	-1.750	-1.500	-1.250	-1.125
5.500	-2.250	-2.000	-1.750	-1.625
5.625	-2.625	-2.375	-2.125	-2.000

5

Base Price Adjustments:		**RATE**	**FEE**	**FIXED FEE**
Program:	Conventional Loan, Fixed, 360 mos.	0.000	0.000	N/A
Loan:	Purchase, Full/Alt Documentation, Owner Occupied	0.000	-0.375	0
Broker Adj:	National Wholesale Fixed Programs	0.000	0.000	0
Misc:	Single Family Residence (SFR), 95% LTV, $25.000 - $322.700	0.000	0.000	0
Total Adjustments:		**0.000**	**-0.375**	**0**

6 **Lender Comment:**

ADMIN FEES MAY VARY. PLEASE CALL LENDER FOR PRICE.

7 **Program Comment:**
80/15/5 ADD FEE 0.5, PLEASE CALL LENDER FOR MORE DETAILS.

This is an example of a lender 'detail' screen. This screen can be reached by clicking on any of the lender names displayed in the Loan Search results.

1.) The Last Update date and time informs you when we last updated the rates you are viewing.

2.) Loan Parameters and Other Specs will reiterate certain loan data. Make sure the information displayed matches the criteria you entered and you confirm pricing with the lender before you quote.

3.) Below the lender contact information you will have the following links:

Website: Links to the lender's web site.
Ratesheets: Provides you with the lender's rate sheets that pertain to the region you are currently searching in.
Search Rates: Gives you the option of searching again for the selected lender's pricing exclusively.
Documents: Provides you with the lender's specific documents, such as program guidelines and rate sheets.

4.) The rates table displays all published rates available for the selected program based upon your original searching criteria. The rates displayed are fully adjusted.

5.) A summary of adjustments applied to the quote is displayed. Negative numbers are an improvement to the quote, while positive numbers are a worsening of the quote.

6.) Some lenders have opted to display important comments about the rates they are posting. Again, be sure to review lender comments and confirm pricing with lenders before quoting.

7.) Program Comments will include additional information regarding the rates quoted, such as other available program options and adjustments.

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Accuracy of Program Rates & Fees

How confident can you be that LION loan program rates and fees will be accurate? The answer is "very confident!" We take this part of our business very seriously and have many quality control measures in place. But the most telling story about the accuracy of our database is the fact that we have been doing this since 1991 -- we have withstood the test of time.

While we strive to be 100% accurate 100% of the time, things can happen that make it a very difficult goal to accomplish. Daily internal audits consistently show us at an accuracy rate of over 99%. Even still, we ask you to confirm pricing with the lender before you quote.

If you are ever told by a lender that LION is misquoting one of their products, please call or email us at rates@lioninc.com. We will immediately contact that lender and resolve the discrepancy.

Accuracy depends upon two major areas of information. One is the entry of the rates and fees each day. The other area is the construction and maintenance of the thousands of loan profiles in our database.

Our database team is trained to not only enter rates, but to interpret them for reasonableness. We won't enter a rate that is obviously a typographical error. Secondly, our computer system checks our entries for a logical order of rates and fees. It would be unusual for a fee on a longer lock to be better than that for a shorter lock. Our computer system would catch these likely errors immediately.

Daily we randomly check our database for the accuracy of the rates and fees that have been entered. The percentage of programs exhibiting significant errors is less than 1%.

Every night our computer system checks all of our loan profiles to see if there are structures that are obviously wrong. Each morning, we review the results of these checks and make corrections. To maintain our program profiles, we compare all rate sheets from the current week to those from the week before.

These are some of the measures we have in place now. And we are constantly improving on this, as well as creating and researching new technology to make the process even tighter.

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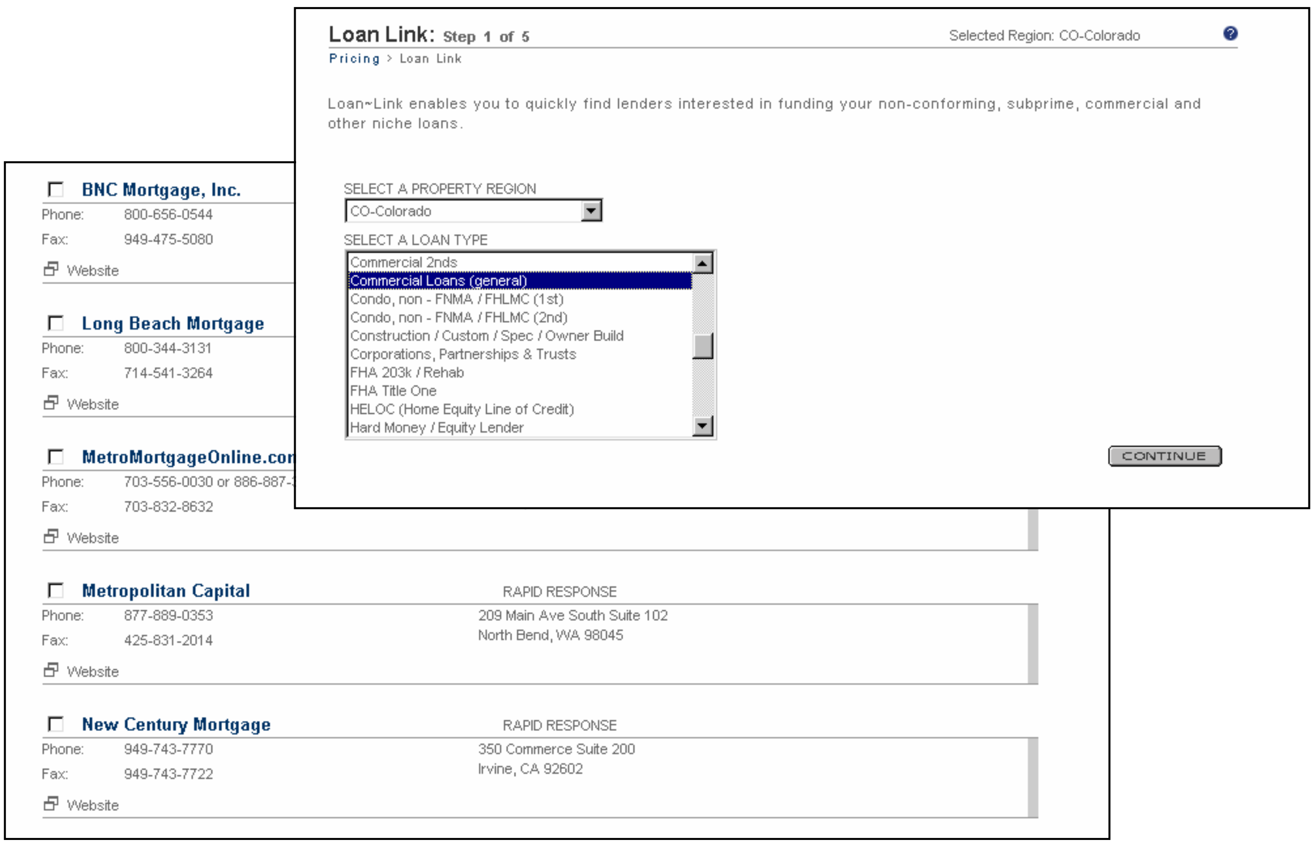
Pricing – Loan Link

Loan Link allows you to quickly find lenders interested in funding your non-conventional, sub prime, commercial and other niche loans. Simply enter basic borrower and property information, select from a large variety of lenders to send the information to, and receive rapid responses from lenders with yes or no funding decisions.



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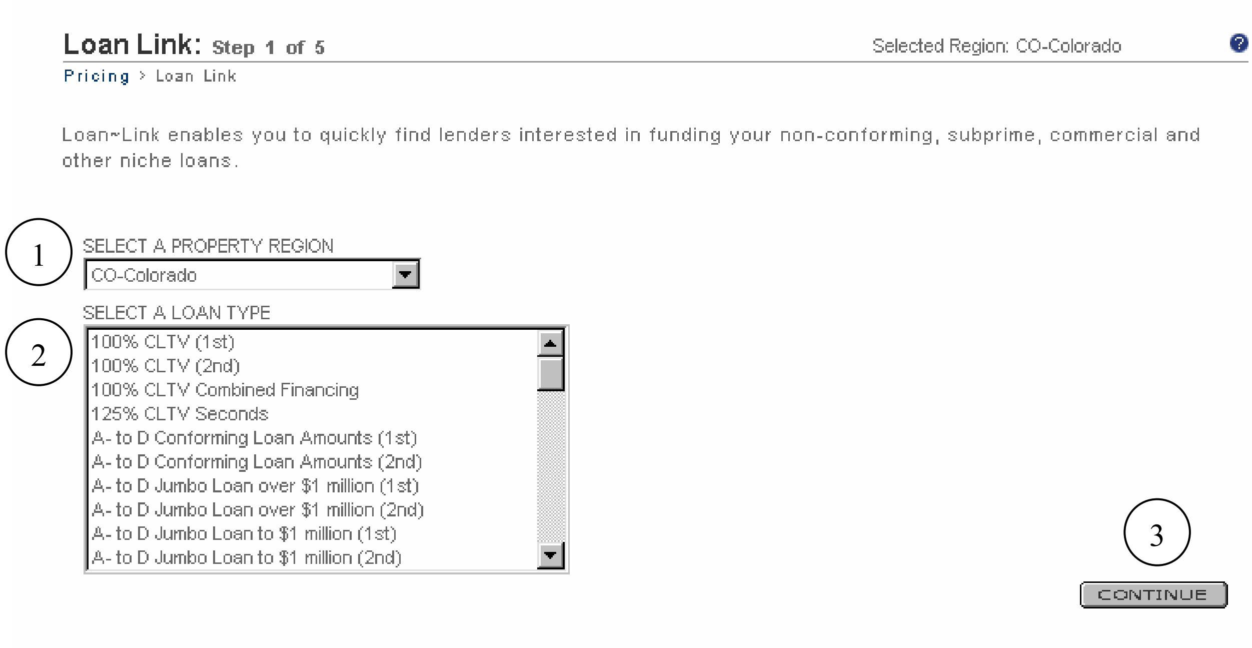
Pricing – Loan Link: Step 1



1.) Begin by selecting the appropriate region for the property being financed.

2.) Select the type of loan you are seeking. Examples of loan types found in Loan Link include sub prime credit, commercial, land only, and hard money.

3.) Once you have selected your region and loan type, click ‘Continue.’

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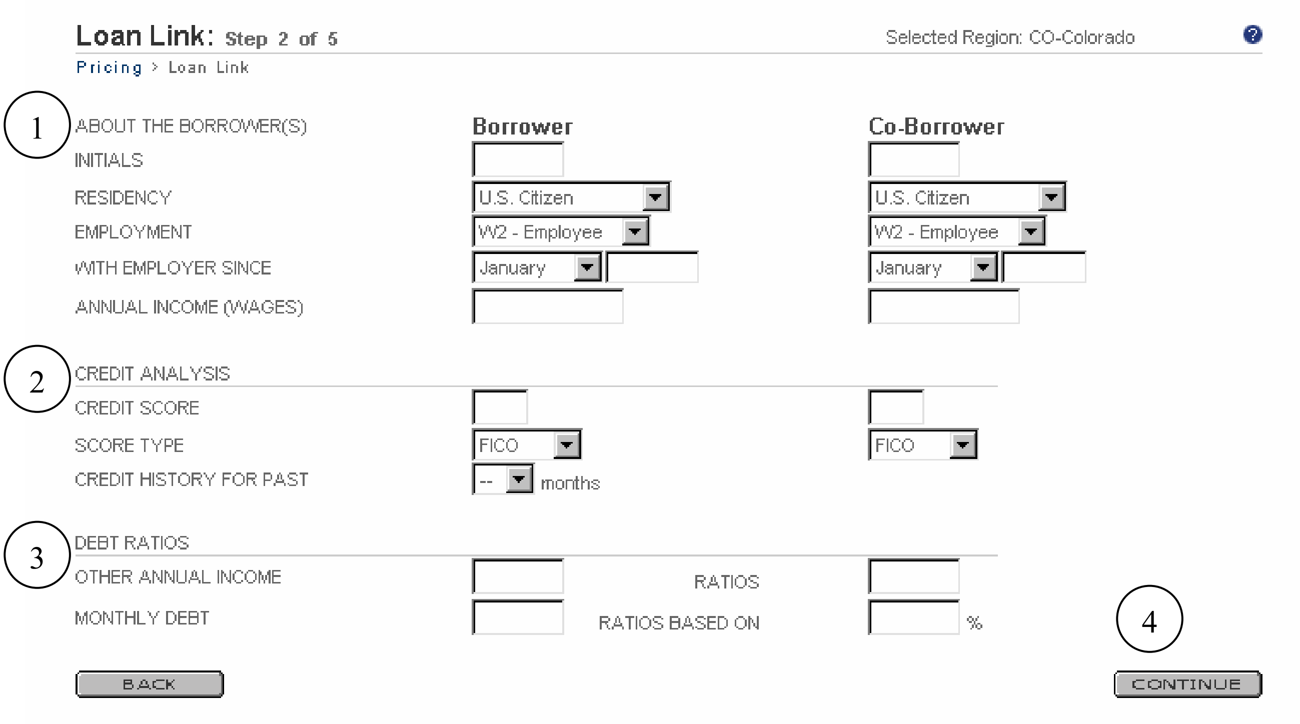
Pricing – Loan Link: Step 2


Loan Link: Step 2 of 5 Selected Region: CO-Colorado

Pricing > Loan Link

1 ABOUT THE BORROWER(S) | Borrower | Co-Borrower

INITIALS

RESIDENCY | U.S. Citizen | U.S. Citizen

EMPLOYMENT | W2 - Employee | W2 - Employee

WITH EMPLOYER SINCE | January | January

ANNUAL INCOME (WAGES)

2 CREDIT ANALYSIS

CREDIT SCORE

SCORE TYPE | FICO | FICO

CREDIT HISTORY FOR PAST | -- months

3 DEBT RATIOS

OTHER ANNUAL INCOME | RATIOS

MONTHLY DEBT | RATIOS BASED ON %

4

BACK CONTINUE

1.) Complete all fields for the borrower and co-borrower, if applicable. For your protection, we do not ask for any identifying information such as a name or SSN.

2.) Input a median credit score and indicate the period of credit history to be reviewed.

3.) Enter debt ratio information. The Ratios field requires only a back end ratio. The Ratios Based On field asks for the interest rate you used to calculate your ratios.

4.) When all fields have been filled out, click ‘Continue.’

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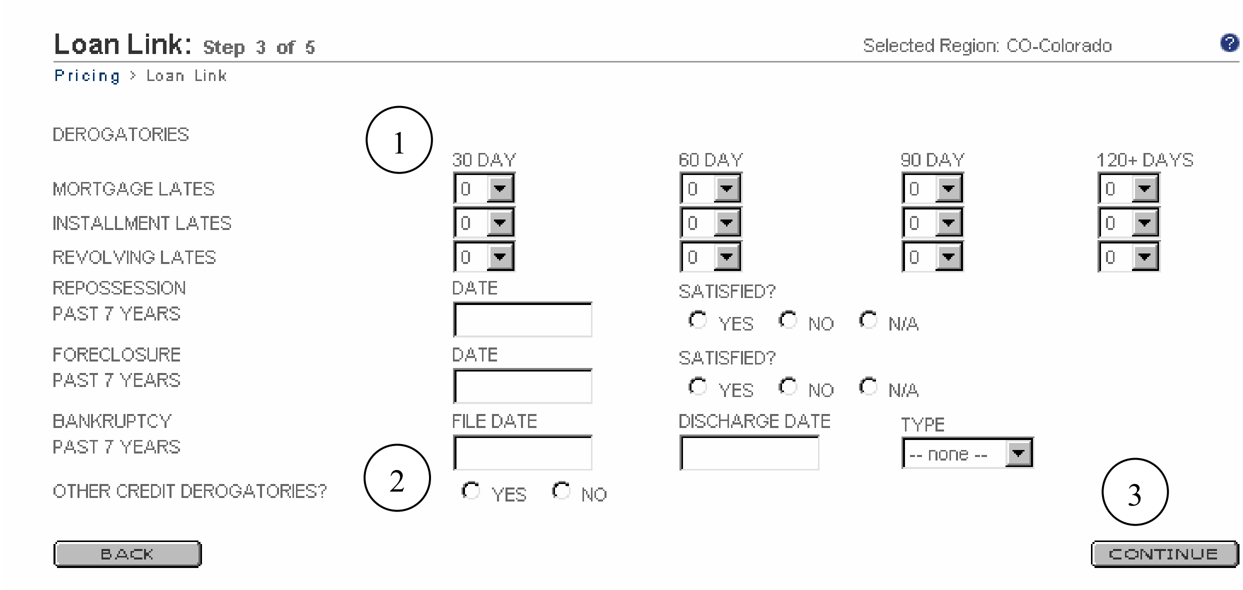
Pricing – Loan Link: Step 3



1.) Enter derogatory information for the credit period you specified in Step 2.

2.) If there are additional derogatory items that cannot be described in the fields above, indicate so by checking ‘Yes.’

3.) When you are finished entering derogatory credit information, click ‘Continue.’

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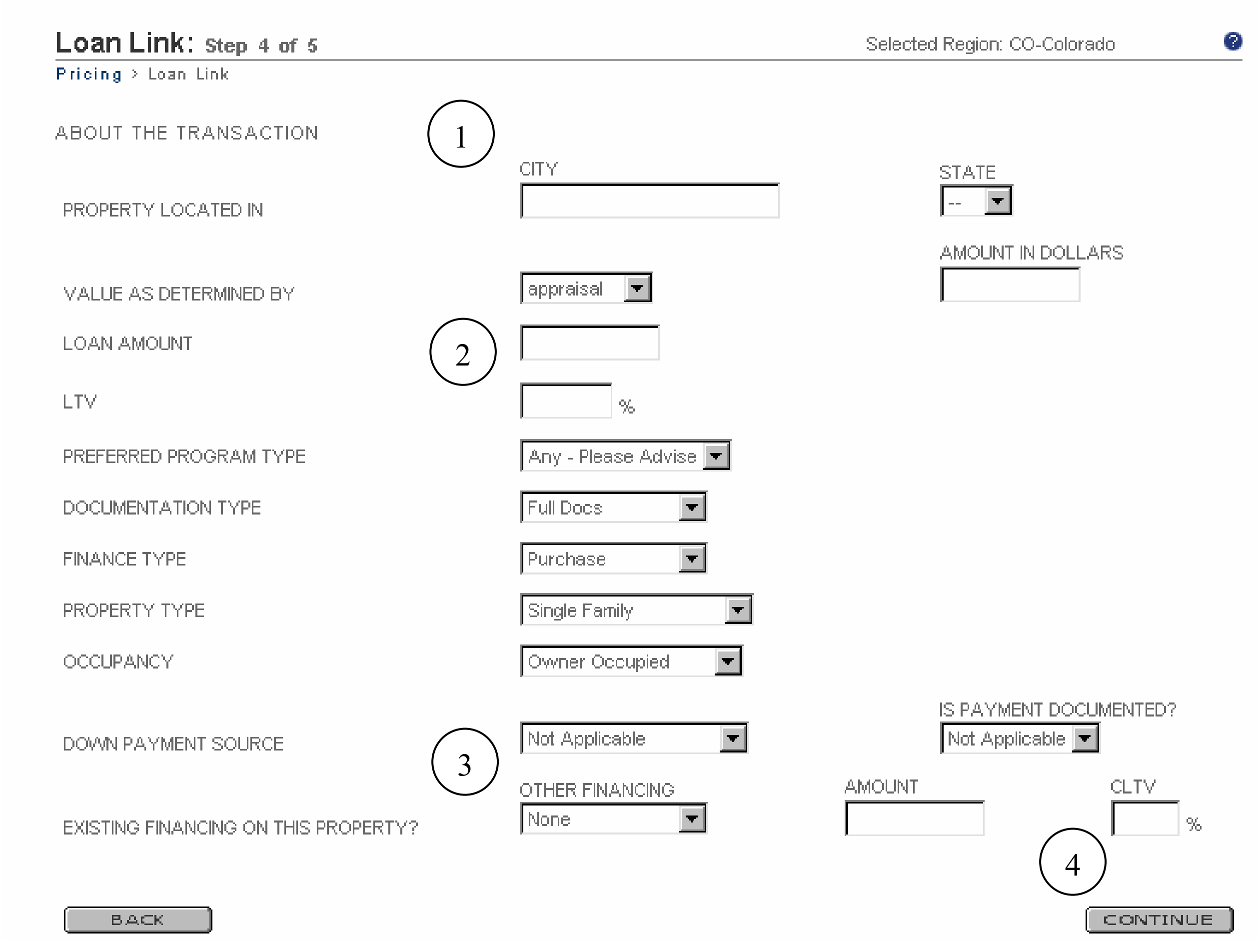
Pricing – Loan Link: Step 4



1.) Enter property location, value, and how the value was determined.

2.) Specify your desired program by entering a value for LTV and selecting the appropriate program, finance, and property types. If you do not see the specific program or property type you are looking for, select the one that most closely relates to it.

3.) If there is existing financing on the property, complete the appropriate fields.

4.) Once all fields have been completed, click ‘Continue.’

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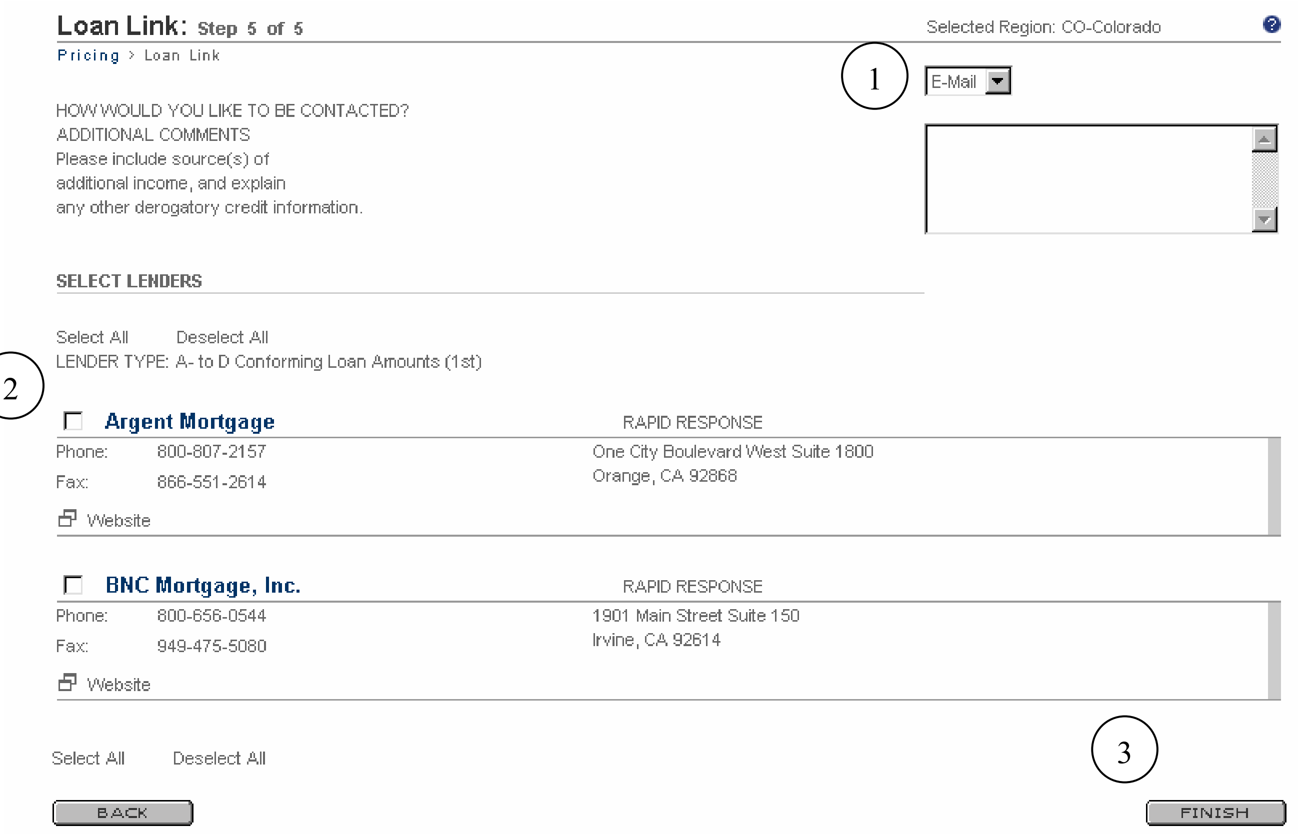
Pricing – Loan Link: Step 5



1.) Indicate the method by which you wish to be contacted by the lender. Also, be sure to include lots of detailed comments about the transaction and explain anything that was not made clear in steps 2-4.

2.) Select the lenders you would like to submit your Loan Link to by checking the box next to the name of the appropriate lender(s).

3.) Once you have entered your comments and selected some lenders, click ‘Finish.’ The information you entered will now be submitted to the lender(s) for review.

Pricing – Loan Link Definitions

There is a general understanding about many terms used in our industry. However, there are some terms which people define in different ways, or which have different usage in different parts of the country.

In order to create a meaningful database to allow you to search for lenders, we have had to create definitions we thought best represented what we wanted to accomplish with the search.

"A- to D" Lenders is a general category used to denote sub prime credit lenders. These lenders tend to offer programs for various credit grades, LTV's, and properties not available from A-paper lenders.

"Alt A" loan products just miss FNMA/FHLMC guidelines due to one or more of the following: High debt ratios, high LTV, credit scoring, or other factors.

Manufactured Home (Land): The borrower owns the land and the manufactured home is on a foundation.

Manufactured Home (Park): The borrower owns or is purchasing the Manufactured Home to be maintained in a "Park" or "Community" where the borrower "rents" space.

Non-Owner Investment 5+ Properties: Borrower is seeking funding on additional Non-Owner Occupied properties. Borrower has liens on 5 or more properties and is seeking another.

Hard Money: Borrower has a property with low LTV or no lien and seeks "quick" cash using property as collateral. In most cases the lender will lend up to 70% LTV and will typically have first lien position.

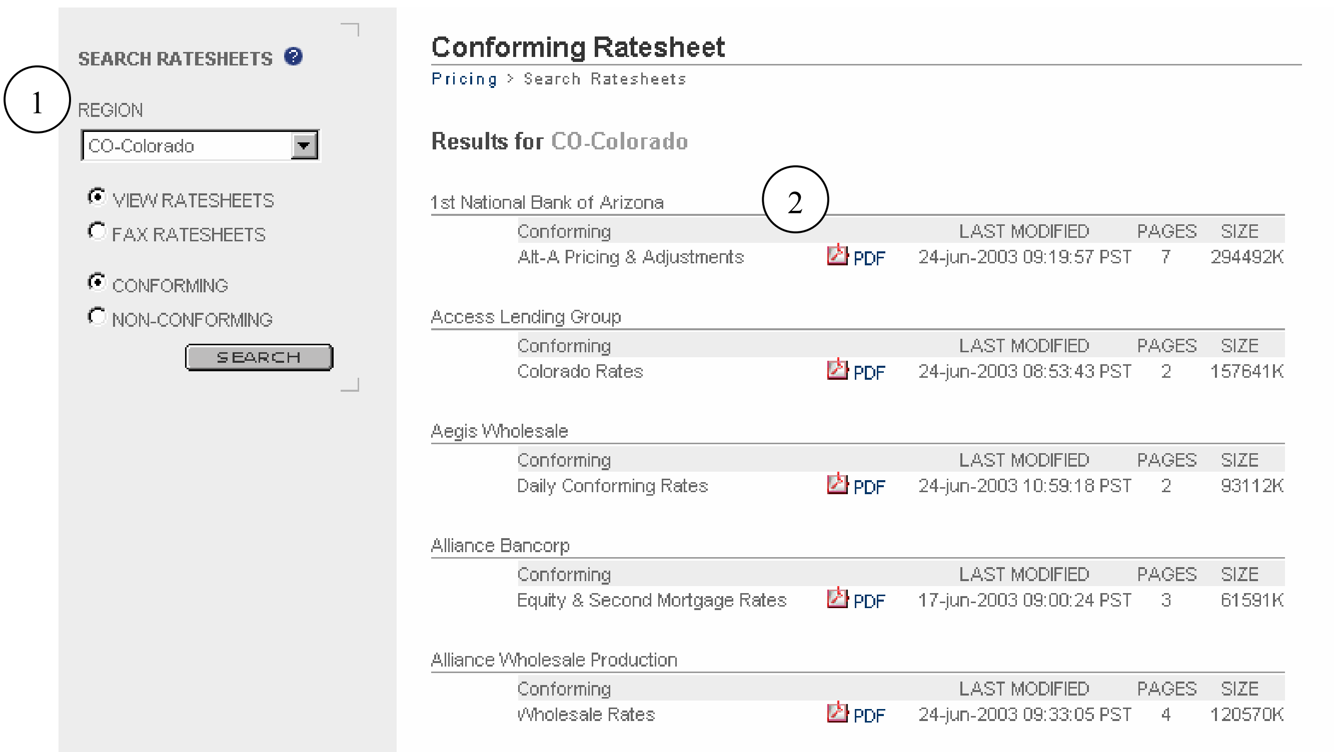
Equity Loans: In most cases this is a second mortgage. The borrower is requesting a second or third mortgage for cash. Lines of Credit could also be listed as an Equity Loan (also see HELOC category for Home Equity Line of Credit submissions).

No Seasoning: Borrower seeks to refinance their current mortgage that was either purchased or refinanced less than 12 months ago.

LION, Inc.

Pricing – Ratesheets

LION's rate sheet database gives you instant access to hundreds of published rate sheets. You can view rate sheets at your computer, print them, or have them faxed within seconds to your fax machine.



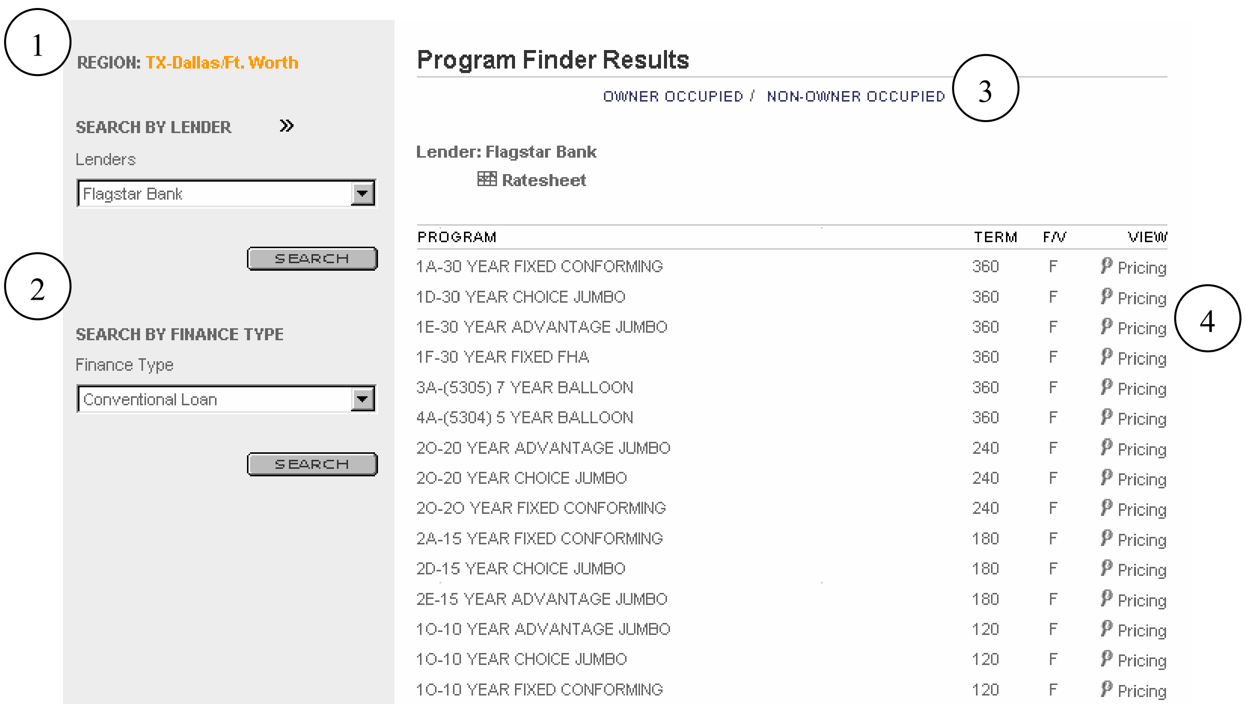
1.) Begin by selecting a region you would like rate sheets for. Then, select whether you want to view the rate sheets on your computer or have them faxed to you. Pick a category, conforming or non-conforming, and click 'Search.'

2.) To view a rate sheet, simply click on the PDF icon. If you selected the fax option, check the box next to the fax machine icon and enter your fax number in the fields provided at the top and bottom of the page. You may select as many or as few rate sheets as you'd like. Click the 'Submit Fax Request' button to have the rate sheets faxed to you.

LION, Inc.

Pricing – Program Finder

Program Finder is designed to help you determine which programs are available within your database and which lenders offer those programs. Search by either lender or program type. Once you've found a program, easily find that program's current pricing.



1.) Select the appropriate region for your search.

2.) Select the lender or finance type for which you want to see programs. Click the 'Search' button after making your selection.

3.) If you are looking for a NOO program, click 'Non-Owner Occupied' to see only programs available to investment properties.

4.) If you wish to receive pricing for a program, click the 'Pricing' link.

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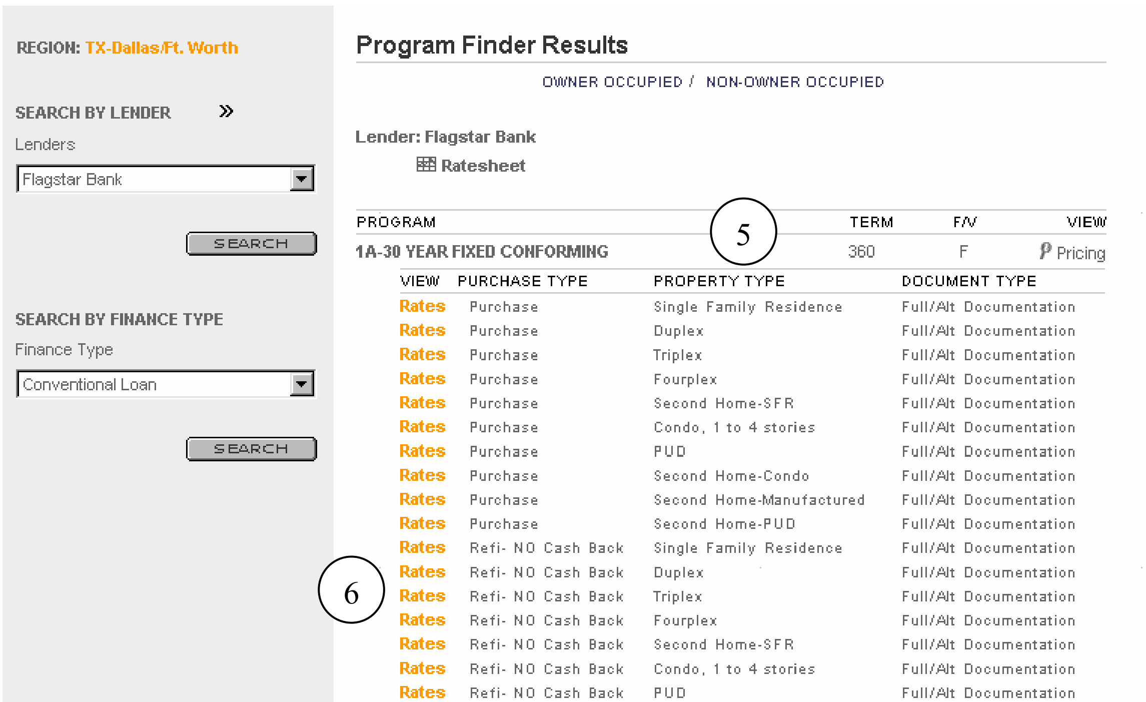
Pricing – Program Finder *Continued*



REGION: TX-Dallas/Ft. Worth

SEARCH BY LENDER »

Lenders

Flagstar Bank

SEARCH

SEARCH BY FINANCE TYPE

Finance Type

Conventional Loan

SEARCH

Program Finder Results

OWNER OCCUPIED / NON-OWNER OCCUPIED

Lender: Flagstar Bank

Ratesheet

PROGRAM	TERM	F/V	VIEW
1A-30 YEAR FIXED CONFORMING	360	F	Pricing

5

VIEW	PURCHASE TYPE	PROPERTY TYPE	DOCUMENT TYPE
Rates	Purchase	Single Family Residence	Full/Alt Documentation
Rates	Purchase	Duplex	Full/Alt Documentation
Rates	Purchase	Triplex	Full/Alt Documentation
Rates	Purchase	Fourplex	Full/Alt Documentation
Rates	Purchase	Second Home-SFR	Full/Alt Documentation
Rates	Purchase	Condo, 1 to 4 stories	Full/Alt Documentation
Rates	Purchase	PUD	Full/Alt Documentation
Rates	Purchase	Second Home-Condo	Full/Alt Documentation
Rates	Purchase	Second Home-Manufactured	Full/Alt Documentation
Rates	Purchase	Second Home-PUD	Full/Alt Documentation
Rates	Refi- NO Cash Back	Single Family Residence	Full/Alt Documentation
Rates	Refi- NO Cash Back	Duplex	Full/Alt Documentation
Rates	Refi- NO Cash Back	Triplex	Full/Alt Documentation
Rates	Refi- NO Cash Back	Fourplex	Full/Alt Documentation
Rates	Refi- NO Cash Back	Second Home-SFR	Full/Alt Documentation
Rates	Refi- NO Cash Back	Condo, 1 to 4 stories	Full/Alt Documentation
Rates	Refi- NO Cash Back	PUD	Full/Alt Documentation

6

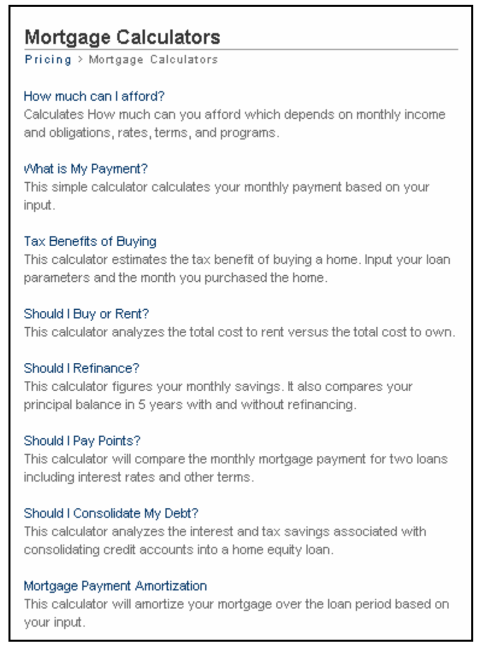
5.) After clicking the rates link (see previous step), the program will be expanded to display a list of available transaction, property, and documentation type combinations.

6.) Select a particular transaction, property, and documentation type and click the 'Rates' link on the left hand side. Rates will be displayed exactly as covered in Pricing – Loan Search Results, located on pages 8-9.

LION, Inc.

Pricing – Calculators

Utilize any of 13 interactive calculators to assist yourself and your borrowers. The calculators available to you are:


Mortgage Calculators

Pricing > Mortgage Calculators

How much can I afford?
Calculates How much can you afford which depends on monthly income and obligations, rates, terms, and programs.

What is My Payment?
This simple calculator calculates your monthly payment based on your input.

Tax Benefits of Buying
This calculator estimates the tax benefit of buying a home. Input your loan parameters and the month you purchased the home.

Should I Buy or Rent?
This calculator analyzes the total cost to rent versus the total cost to own.

Should I Refinance?
This calculator figures your monthly savings. It also compares your principal balance in 5 years with and without refinancing.

Should I Pay Points?
This calculator will compare the monthly mortgage payment for two loans including interest rates and other terms.

Should I Consolidate My Debt?
This calculator analyzes the interest and tax savings associated with consolidating credit accounts into a home equity loan.

Mortgage Payment Amortization
This calculator will amortize your mortgage over the loan period based on your input.

How much can I afford?
Calculates How much can you afford which depends on monthly income and obligations, rates, terms, and programs.

What is My Payment?
This simple calculator calculates a monthly payment based on your input.

Tax Benefits of Buying
This calculator estimates the tax benefit of buying a home. Input your loan parameters and the month you purchased the home.

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Should I Consolidate My Debt?
This calculator analyzes the interest and tax savings associated with consolidating credit accounts into a home equity loan.

Mortgage Payment Amortization
This calculator will amortize your mortgage over the loan period based on your input.

APR Loan Calculator
This APR Calculator can be used to estimate the Annual Percentage Rate for a loan based on input parameters.

APR ARM Loan Calculator
This APR Calculator can be used to estimate the Annual Percentage Rate for an Adjustable Rate Mortgage based on input parameters.

ARM Loan Payment
This ARM Calculator can be used to compute your initial payments and estimate your future payments.

Mortgage Principal Calculator
This calculator figures your principal balance after any number of payments.

Mortgage Length Calculator
This calculator figures how long your mortgage will last depending on how much you pay monthly.

LION, Inc.

Research

The Research section of LION gives you access to a wealth of up-to-the-minute financial information. The different sections within Research and some of their contents are:

Market Commentary

- Updated daily at open and close of market

Market Snapshot

- Stock Indices
- U.S. Treasuries
- Secondary Market
- Weekly & Monthly Indices
- Updated every 15 minutes

Mortgage Securities

- Mortgage Backed Securities

Economic Calendar

- Five week moving calendar
- Dollar Strength
- Employment Statistics
- Dozens of other indicators

Industry Statistics

- TBill, COFI, LIBOR, MTA
- Average retail rates
- Indices comparison
- Stock Market, Fed Funds, more

Regulations

- Links to Allregs, RESPA, HUD, more

Market Snapshot

Research > Market Snapshot

US Treasury Issues — Wednesday, June 25, 2003 3:25 pm EDT

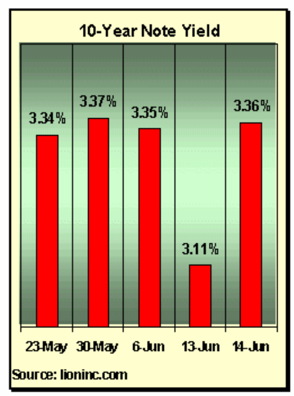
	PRICE	CHANGE	YIELD
3 Month T-Bill	0.90	+0.09	0.91
6 Month T-Bill	0.92	+0.1	0.94
1 Year T-Note	102 2/32	-4/32	0.99
2 Year T-Note	99 31/32	-10/32	1.25
3 Year T-Note	101 10/32	-13/32	1.52
5 Year T-Note	101 20/32	-18/32	2.27
10 Year T-Note	102 4/32	-1 00/32	3.36
30 Year T-Bond	114 24/32	-1 29/32	4.44

Req. Net Yields Eff. 06/25 10:07 AM EDT FHLMC
Secondary Market — 9:00 AM FNM (Subject to change)

Agencies	30-Day	60-Day	90-Day
FHLMC	4.67%	4.76%	4.86%
Fannie Mae	4.71%	4.80%	4.90%

Wednesday: 06/25/03 2:25 PM EDT: The Fed cuts the fed funds rate by 0.25% to 1.00% from 1.25%. The smaller cut is sending Treasuries sharply lower. The Fed also trimmed the discount rate to 2.00% from 2.25%. (FED STATEMENT)

10:30 AM EDT: Treasuries spiked higher in early trading as the report on durable goods was weaker that predicted. But prices are currently back near the unchanged level as the home sales reports were stronger than expected and traders brace for today's 2-Year Treasury Note auction and the conclusion of the Fed's two-day monetary policy meeting. The stock indices are moderately higher.



The Commerce Department reported that new durable goods orders fell by 0.3% in May following a decline of 2.4% in April. This was much weaker than the 0.9% increase analysts were expecting. Durable goods are defined as items made to last three years or more. They are usually production-intensive, expensive, and often financed so the level of orders provides a gauge of upcoming production activity and a measure of how interest rates are affecting demand.

A couple of key sub-categories did see some slight growth, however. Excluding the volatile category of transportation, orders rose by 0.2% after a 1.5% fall in April. Excluding defense orders, which are not governed by standard market forces, an increase of 0.3% was posted following a drop of 1.7% the month before.

Research – Industry Directory

The Industry Directory provides you with links to numerous industry related business and informational web sites. Find title companies, appraisers, contract processing, credit reporting agencies, mortgage publications, and much more.

Industry Directory

Research > Industry Directory

Business Directories

Warehouse Lenders
Marketing Services / Lead Generation
Employment Services
Mortgage Associations
Mortgage Education
Mortgage Publications
Technology / Software
D&O/E&O Insurance

Vendor Directories

Contract Processing Services
Credit Report Services
Escrow Closing Services
Doc Prep Services
Flood / Hazard Insurance
Mortgage Insurance
Appraisal Services
Title Insurance
Inspection Services

Real Estate Links

Real Estate Agents
Other Real Estate Services

Industry Events Calendar

June 14, 2003 - Baltimore, MD.
NAMB Annual Convention & Expo

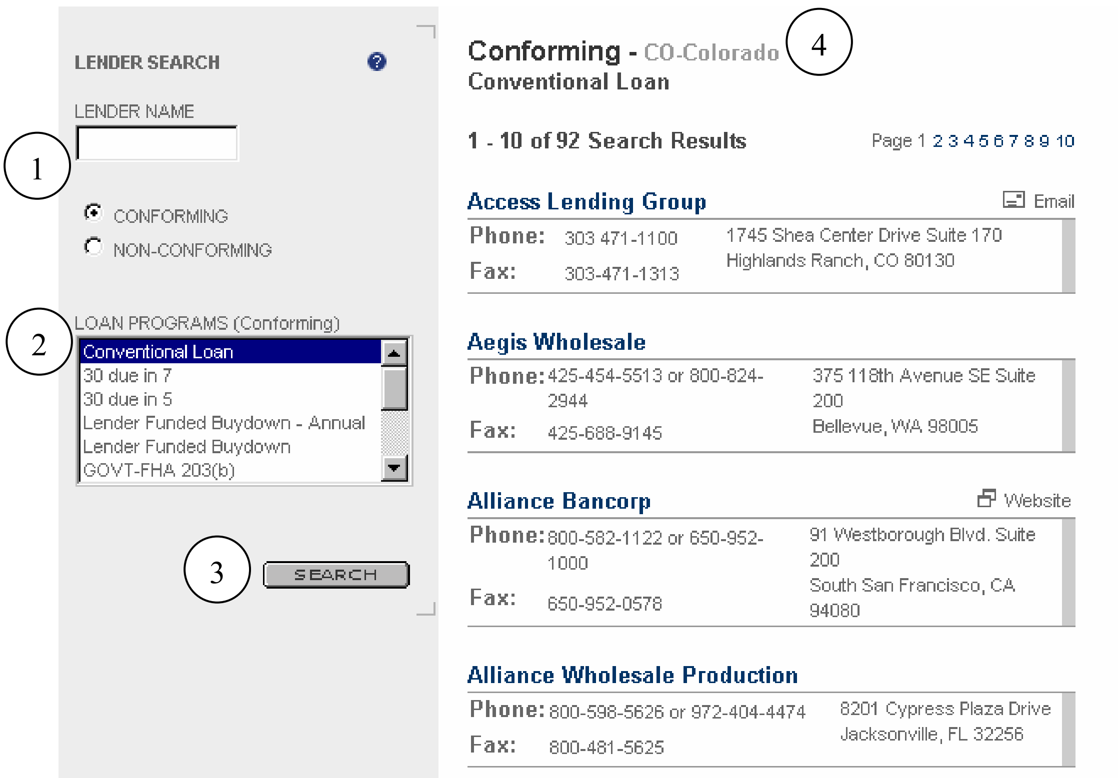
Customer Care
Visit our 24/7 online support center for product support, instruction manuals and much more.

What's New
See what's new in Lion Pro Release Notes Version 3.5.01 (PDF 210 kb). Acrobat Reader is required to view the PDF file.

LION, Inc.

Research – Lender Directory

LION's Lender Directory is your online Rolodex of lenders. Find contact information for any lending institution in our database.



1.) Either enter a specific lender's name or select a category of lenders you wish to search for.

2.) Select a loan program type for which you are looking for.

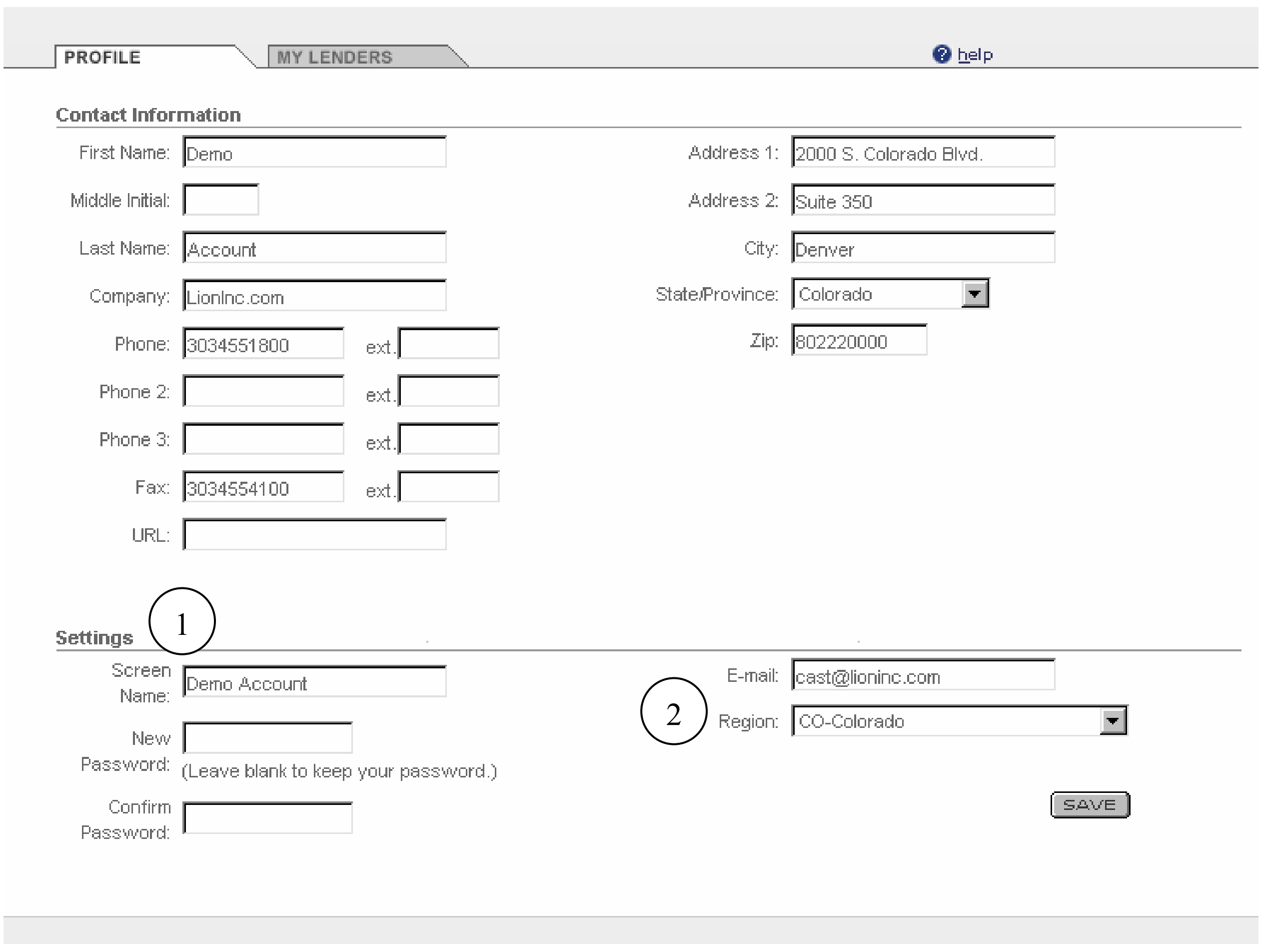
3.) Click the 'Search' button. The results of your search will be displayed to the right.

4.) To search for lenders in a different region, click on the current region hyperlink and select a new one off of the drop down menu that appears. The example above would be 'CO-Colorado' that is a link enabled to allow you to change the region you wish to search in.

LION, Inc.

Admin – My Account: Profile

The Profile page gives you the ability to update your own account information. You have the option of modifying your contact information, password, display name, and default region.

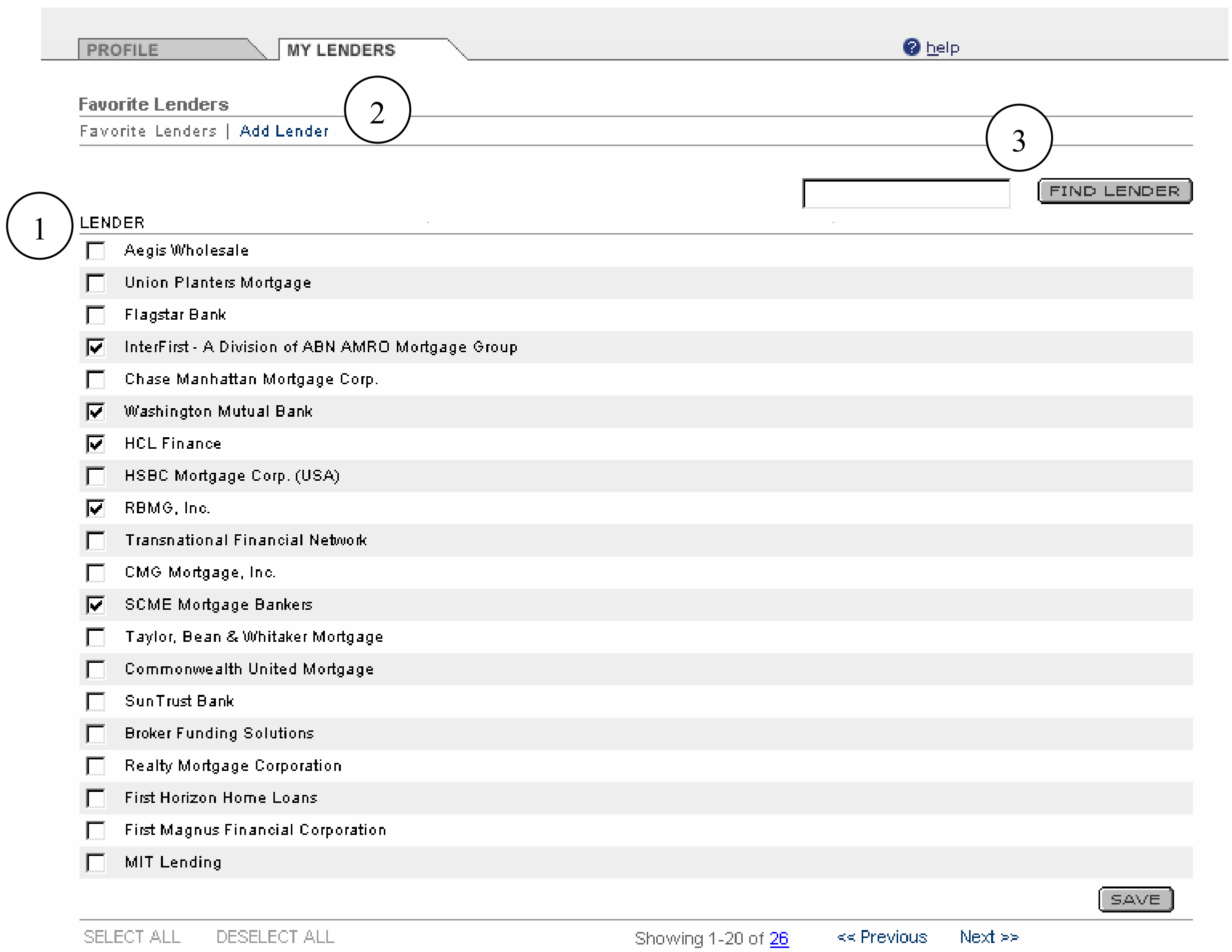


1.) The Screen Name field determines how the welcome message in the upper right corner is displayed. In the example above, the welcome message would display as "Welcome Demo Account!"

2.) The Region field determines the region the pricing tools will default to for your searches.

LION, Inc.

Admin – My Account: Favorite Lenders



1.) Select the lenders you want in your Favorite Lenders list by checking the box next to the lender's name. Lenders selected on this page will populate the Favorite Lenders drop-down menu in Loan Search. (See #5 on pages 6-7)

2.) If you do not see one of your favorite lenders on the list, click the 'Add Lender' link and complete the fields provided. We will do our best to add your lender to our database.

3.) Use the 'Find Lender' field to locate a specific lender on the list.

LION, Inc.

Admin – Lead Settings

The Lead Settings section gives you the ability to monitor your Mortgage101.com advertising campaigns by viewing your campaigns, account balances, and lead filters.

Lead Settings

Admin > Lead Settings

Campaign Management

Advertising Campaigns
Campaign Lead Filter(s)
Campaign Account Balance
Add Campaign(s)

- The Advertising Campaigns link is used to view your active lead generation campaigns.
- The Campaign Lead Filter(s) link allows you to view your active lead filters.
- The Campaign Account Balance link shows you how many leads you have received and what your remaining account balance is.
- The Add Campaign(s) link helps you contact LION to add additional campaigns to your account.

<u>Advertising Campaigns</u>

The contents of this page will include each of your state campaigns along with information pertaining to your min/max leads, price per lead, base price, and your price.

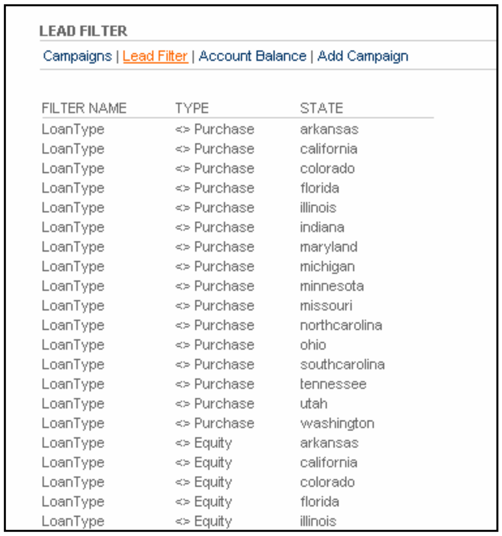
ADVERTISING CAMPAIGNS

Campaigns | Lead Filter | Account Balance | Add Campaign

CAMPAIGN	STATUS	YOUR PRICE	PER LEAD	LEAD MIN	LEAD MAX	STATE PRICE
AMO : Arkansas	Active	$1050	$15	70	70	$250
AMO : California	Active	$15	$15	1	1	$350
AMO : Colorado	Active	$15	$15	1	1	$350
AMO : Florida	Active	$15	$15	1	1	$350
AMO : Georgia	Active	$0	$0	0	0	$300
AMO : Illinois	Active	$450	$15	30	30	$300
AMO : Indiana	Active	$750	$15	50	50	$200
AMO : Maryland	Active	$15	$15	1	1	$300
AMO : Michigan	Active	$2400	$15	160	160	$300
AMO : Minnesota	Active	$15	$15	1	1	$200
AMO : Missouri	Active	$600	$15	40	40	$300
AMO : North Carolina	Active	$1650	$15	110	110	$250
AMO : Ohio	Active	$1050	$15	70	70	$300
AMO : South Carolina	Active	$750	$15	50	50	$250
AMO : Tennessee	Active	$150	$15	10	10	$250
AMO : Utah	Active	$75	$15	5	5	$200
AMO : Virginia	Active	$1950	$15	130	130	$300
AMO : Washington	Active	$150	$15	10	10	$250
Totals:		**$11100**		**740**	**740**	**$5000**

LION, Inc.

Admin – Lead Settings *Continued*



LEAD FILTER

Campaigns | Lead Filter | Account Balance | Add Campaign

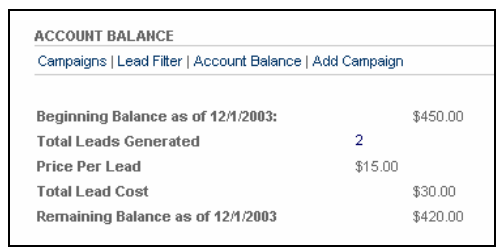
FILTER NAME	TYPE	STATE
LoanType	<> Purchase	arkansas
LoanType	<> Purchase	california
LoanType	<> Purchase	colorado
LoanType	<> Purchase	florida
LoanType	<> Purchase	illinois
LoanType	<> Purchase	indiana
LoanType	<> Purchase	maryland
LoanType	<> Purchase	michigan
LoanType	<> Purchase	minnesota
LoanType	<> Purchase	missouri
LoanType	<> Purchase	northcarolina
LoanType	<> Purchase	ohio
LoanType	<> Purchase	southcarolina
LoanType	<> Purchase	tennessee
LoanType	<> Purchase	utah
LoanType	<> Purchase	washington
LoanType	<> Equity	arkansas
LoanType	<> Equity	california
LoanType	<> Equity	colorado
LoanType	<> Equity	florida
LoanType	<> Equity	illinois

Lead Filters

The Lead Filters page shows you all of the active lead filters you have applied to your campaigns. Leads can be filtered by loan type, loan amount, and credit quality.

Account Balance

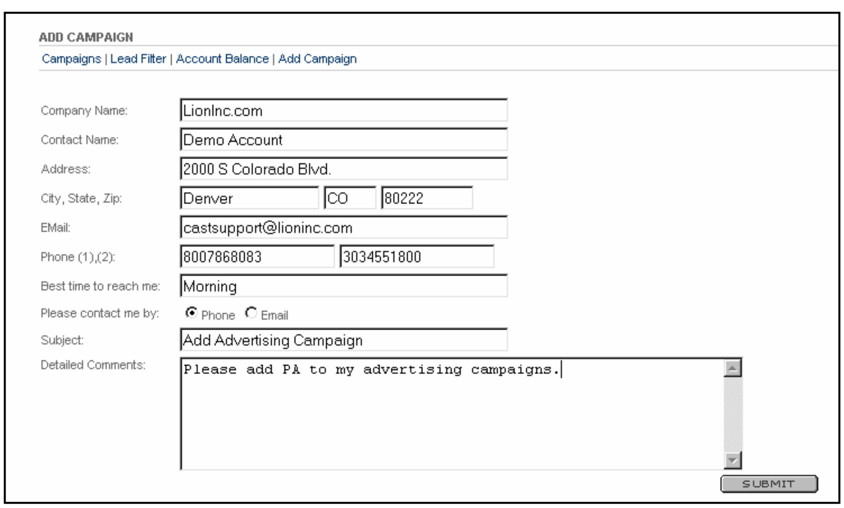
The Account Balance page shows you how many leads have been generated during the current billing cycle as well as your remaining lead balance.



ACCOUNT BALANCE

Campaigns | Lead Filter | Account Balance | Add Campaign

Beginning Balance as of 12/1/2003:		$450.00
Total Leads Generated	2	
Price Per Lead	$15.00	
Total Lead Cost		$30.00
Remaining Balance as of 12/1/2003		$420.00



ADD CAMPAIGN

Campaigns | Lead Filter | Account Balance | Add Campaign

Company Name: LionInc.com
Contact Name: Demo Account
Address: 2000 S Colorado Blvd.
City, State, Zip: Denver CO 80222
EMail: castsupport@lioninc.com
Phone (1),(2): 8007868083 3034551800
Best time to reach me: Morning
Please contact me by: Phone Email
Subject: Add Advertising Campaign
Detailed Comments: Please add PA to my advertising campaigns.
SUBMIT

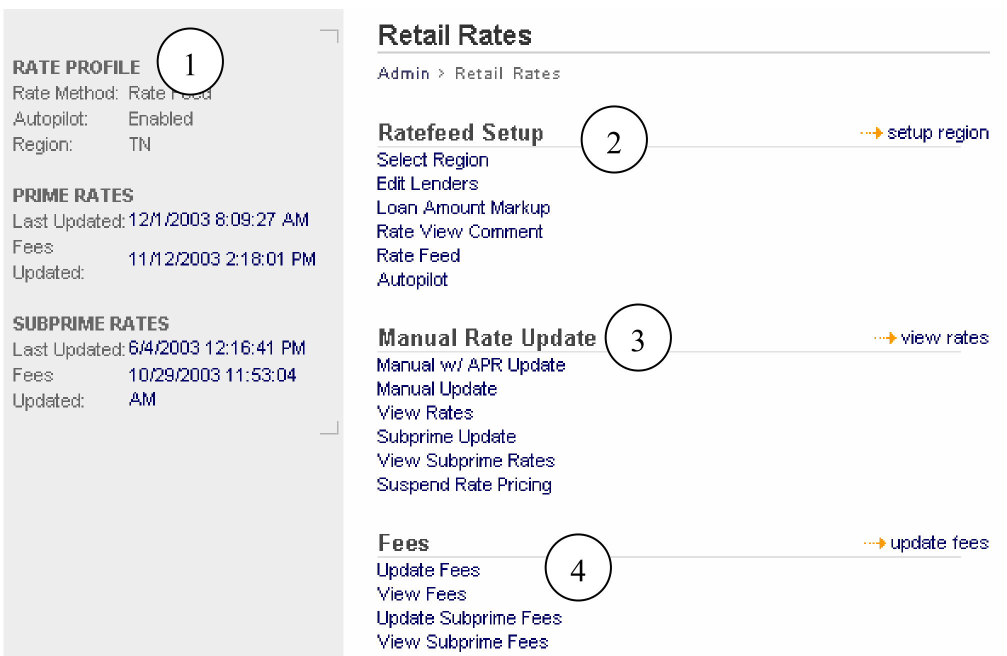
Add Campaign

To add additional campaigns to your account, simply fill out the Add Campaign form and a LION account executive will contact you right away.

LION, Inc.

Admin – Retail Rates

The management of rates and fees posted on your LION-designed, consumer-facing web site is managed through the Retail Rates section. LION provides two primary methods for updating prime rates – one automatic and one manual. You will also find the means to update Subprime rates and your fees within the Retail Rates section. The following pages cover the most frequently used tools and functions, including both the automatic and manual rate update systems.



1. The Rate Profile indicates which method of rate update is currently being used. Also displayed are the dates and times of your last Prime and Subprime updates.

2. The automatic rate update is comprised of Rate Feed and Autopilot. Each of the links under the Rate Feed Setup section pertains to setting up the automatic rate update.

3. The manual rate update methods are found under the Manual Rate Update section. You can manually update rates and APR or have the APR calculated for you. You can also utilize the Suspend Rate Pricing link to immediately remove all rate quotes from your web site.

4. The fees section allows you to update both Prime and Subprime fees.

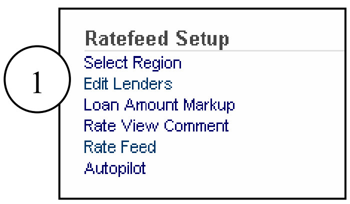
LION, Inc.

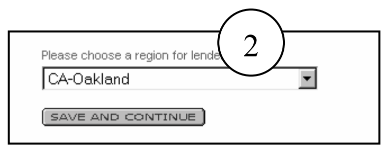
Retail Rates: Rate Feed Setup

LION’s automatic rate update system employs two key programs – Rate Feed & Auto Pilot. The following pages illustrate a step by step process for setting up both Rate Feed and Auto Pilot

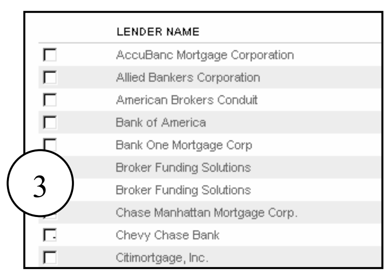
1. Begin the Rate Feed setup process by clicking on the Select Region link.

2. Select the Region you want Rate Feed to obtain lenders and pricing from. Click the ‘Save and Continue’ button.

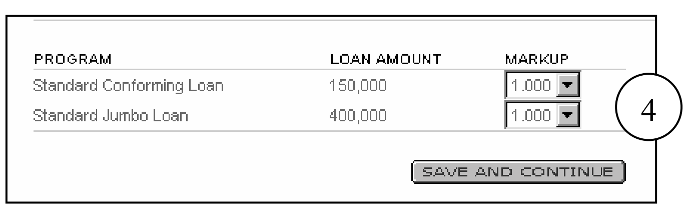




3. Indicate the lenders you would like to pull pricing from by checking the box next to the lender’s name. (Rate Feed will use the pricing from your selected lenders to update the rates on your web site.) Click the ‘Save and Continue’ button when you are finished.



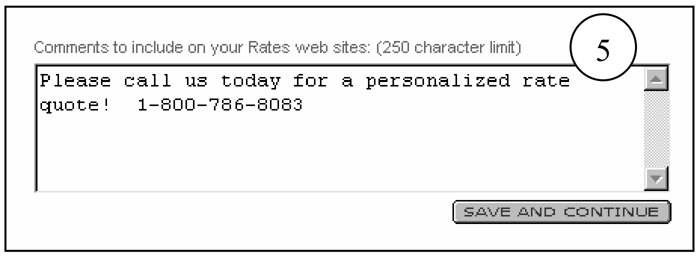
4. Set your Loan Amount Markups for both conforming and jumbo loan amounts. The markup will be used to determine the pricing that is displayed on your web site. Click the ‘Save and Continue’ button when you have set your markups.



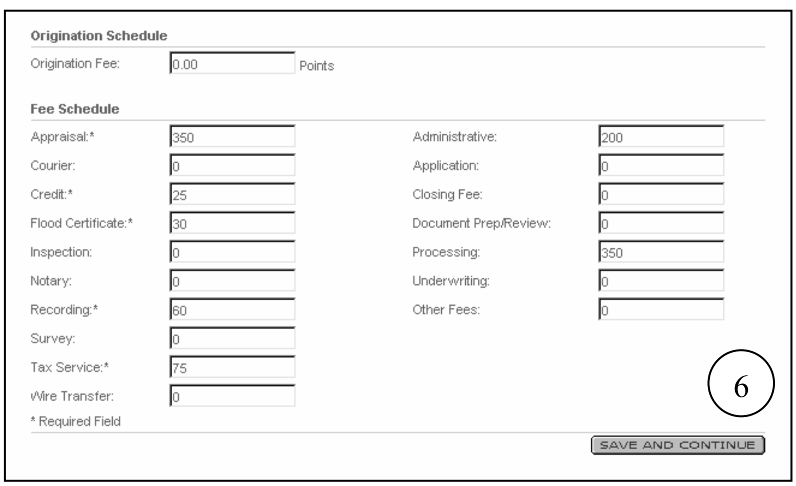
LION, Inc.

Retail Rates: Rate Feed Setup *Continued*

5. You may choose to display comments at the bottom of your rates page. An example of frequently used comments is included in the screenshot below. Once you have set your comments, click the 'Save and Continue' button.



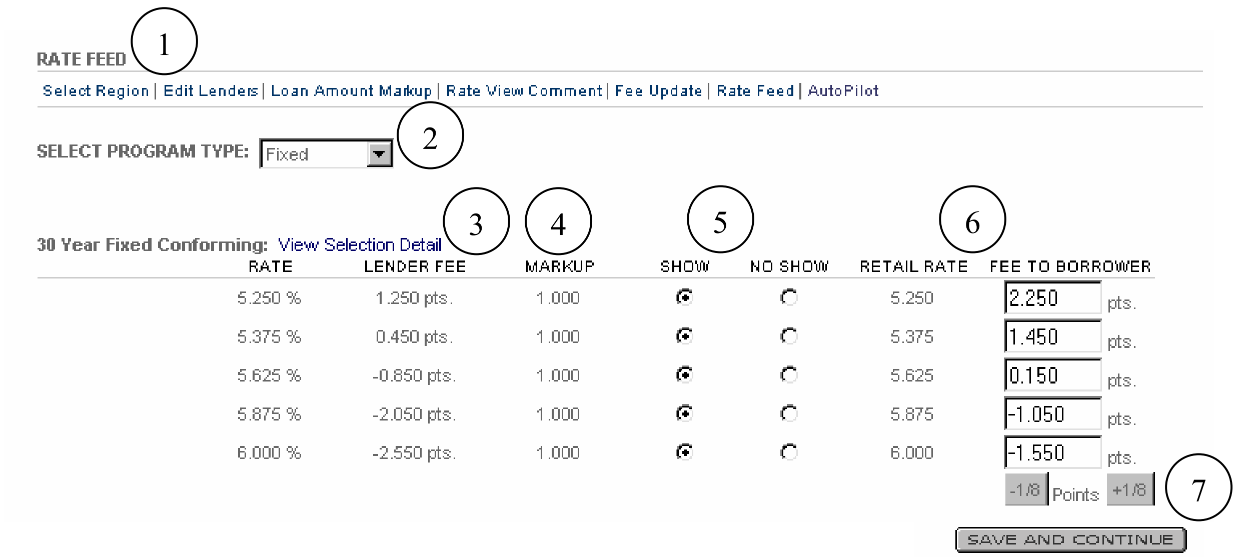
6. Input your fees as accurately as you can. Many brokers assume a straightforward 80% LTV, good credit scenario when entering their fees. Click the 'Save and Continue' button when you are finished.



Step 6 is the final step in the Rate Feed setup process. Clicking 'Save and Continue' in step 6 will take you directly to the Rate Feed screen. Please see the following page for information on how to interpret and utilize the rates Rate Feed is generating for you.

LION, Inc.

Retail Rates: Rate Feed



1. Use the links along the top of this screen to navigate through the Rate Feed setup screens.

2. Rate Feed groups programs into 4 categories – Fixed, Variable, Balloon, and Government. Use this menu to navigate between the different categories.

3. The View Selection Detail link will open a small window that displays the lenders that are providing the pricing quoted below. Look for the highlighted lender for each quote.

4. The Loan Amount Markup you specified during the Rate Feed setup will be displayed here. The markup will be added to the *wholesale* quote displayed to the left.

5. You may choose which quotes you want to appear on your web site by selecting either the Show or No Show radio buttons.

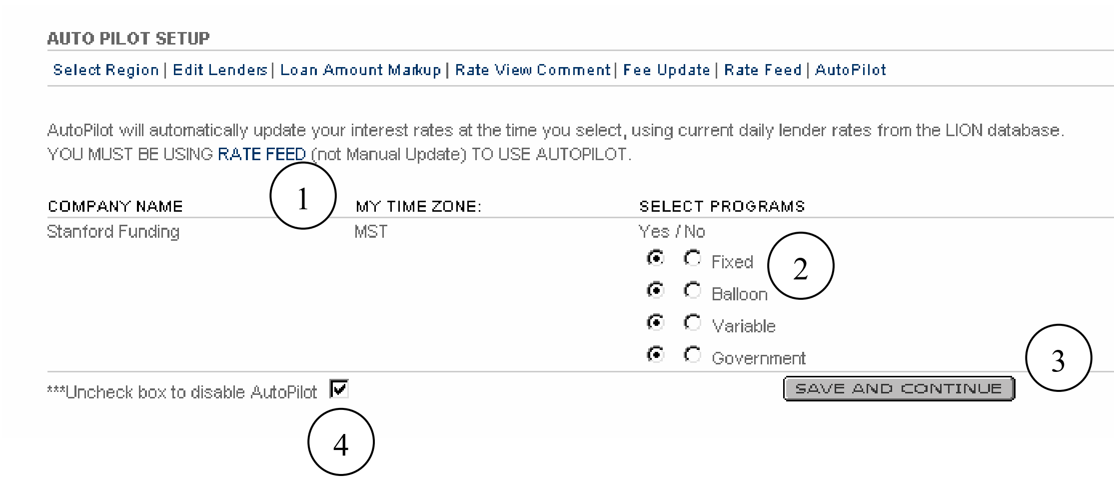
6. The result of adding your Loan Amount Markup to the wholesale rate is displayed here as a Retail Rate. This is the final quote that will be posted on your web site. Notice that the Fee To Borrower field allows you to type in whatever points you like. You can also use the +/-1/8 buttons to increase or decrease the fee in eighth increments.

7. Click the 'Save and Continue' button to save your rates and continue to the next category of programs. *Note: Manual changes made within Rate Feed will be overwritten when Auto Pilot runs next.* *See next page.*

LION, Inc.

Retail Rates: Auto Pilot

LION's automated rate update system utilizes two programs – Rate Feed and Auto Pilot. You must first set up Rate Feed (see pages 40-42) and then Auto Pilot. Rate Feed is responsible for generating the pricing and Auto Pilot is responsible for ensuring that it is updated on a daily basis.



1. Auto Pilot runs at different times based upon your location. The time zone field should be pre-populated for you based on the office location listed as part of your account profile with LION.

2. Choose which programs you would like Auto Pilot to update each day by selecting the Yes or No button next to each category.

3. Click the 'Save and Continue' button to save your settings. Auto Pilot will now update your rates for you on a daily basis.

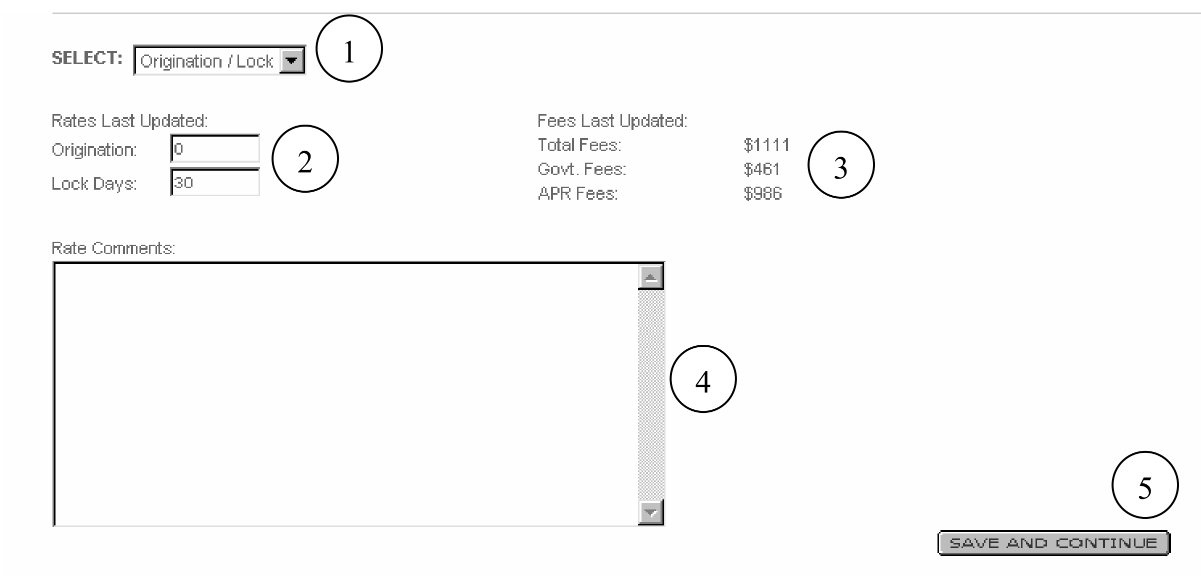
4. If you already have Auto Pilot running and would like to stop it, uncheck the box and then click the 'Save and Continue' button. Auto Pilot will no longer update your rates.

Note: An email will be sent to you each day to when Auto Pilot updates your rates. The email will contain all of the rate quotes Auto Pilot is posting to your site.

LION, Inc.

Retail Rates: Manual Update w/ APR

The Manual Update w/ APR method allows you to manually enter quotes, but have the APR calculated for you. The APR is calculated using the fees you set in your fee schedule. (See page 48)



1. Programs are grouped into 5 categories – Fixed, Variable, Balloon, Government, and Custom. Use this menu to jump between the 5 categories and the Origination/Lock page.

2. Enter appropriate values for your Origination Fee and Lock Period.

3. The fees that will be displayed with your rates, and those that will be used to calculate your APR, are displayed. You may edit these numbers by changing your fee table.

4. If you would like to display comments below your rates, enter them here. For example, frequently used comments are “Call us for a custom quote!” and “Rates and fees are subject to change.”

5. Once you have set your Origination, Lock Days, and Comments, click the ‘Save and Continue button’ to save your settings and proceed to Fixed rate programs.

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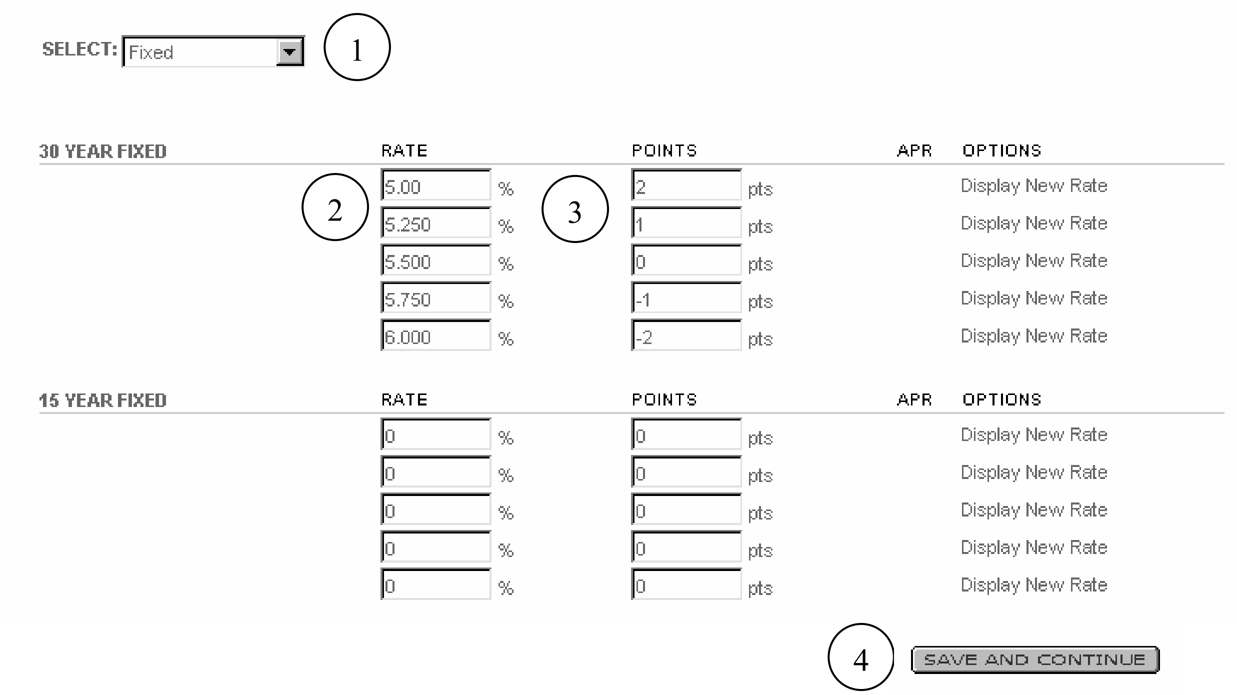
Retail Rates: Manual Update w/APR *Continued*



1. Programs are grouped into 5 categories – Fixed, Variable, Balloon, Government, and Custom. Use this menu to jump between the 5 categories and the Origination/Lock page.

2. Type in a rate. You do not have to enter a rate into each available field. If you prefer to only quote one or two rates, instead of 5, simply leave the additional fields empty.

3. Type in the points that correspond to the rate you just entered.

4. After entering all of your rates and points, click the Save and Continue button to proceed to the next category of rates. Repeat all 4 of these steps for each rate category – Fixed, Variable, Balloon, Government, and Custom. The APR will be calculated based upon the fees that you have set. (See page 48)

LION, Inc.

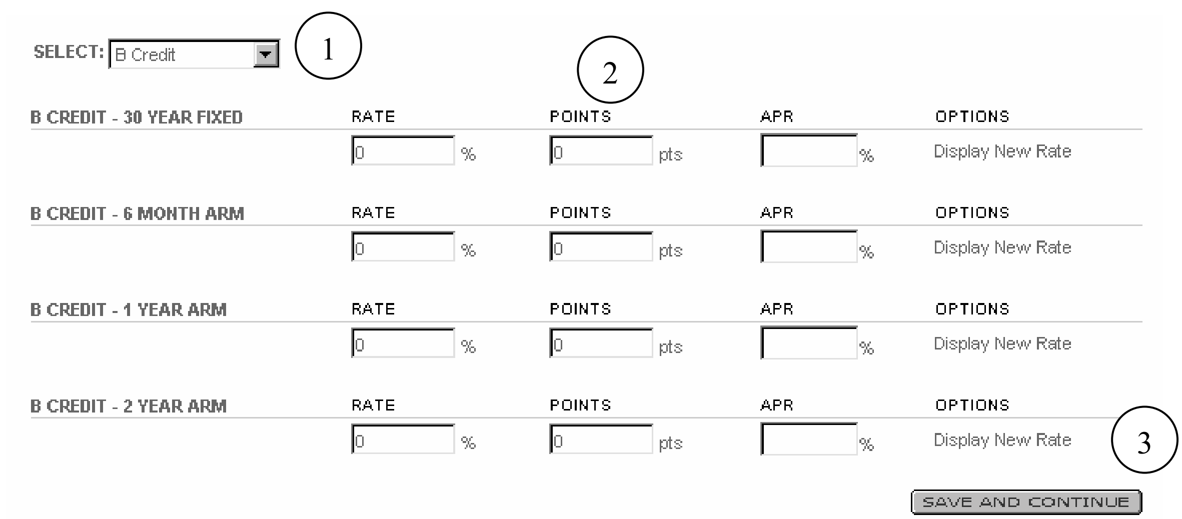
Retail Rates: Subprime Update

LION web sites provide you with the option to post Subprime credit rates along with you're "A" paper rates. The Subprime update is a manual system that requires you to manually enter rates and APR.

1. Subprime rates are organized into 5 categories – B, C, D credit, NIV, and Custom. Use this drop-down menu to jump to any category as well as the Origination/Lock screen.

2. Enter the appropriate Origination Fee and Lock Days for your Subprime rate quotes.

3. Click 'Save and Continue' to begin entering rates.



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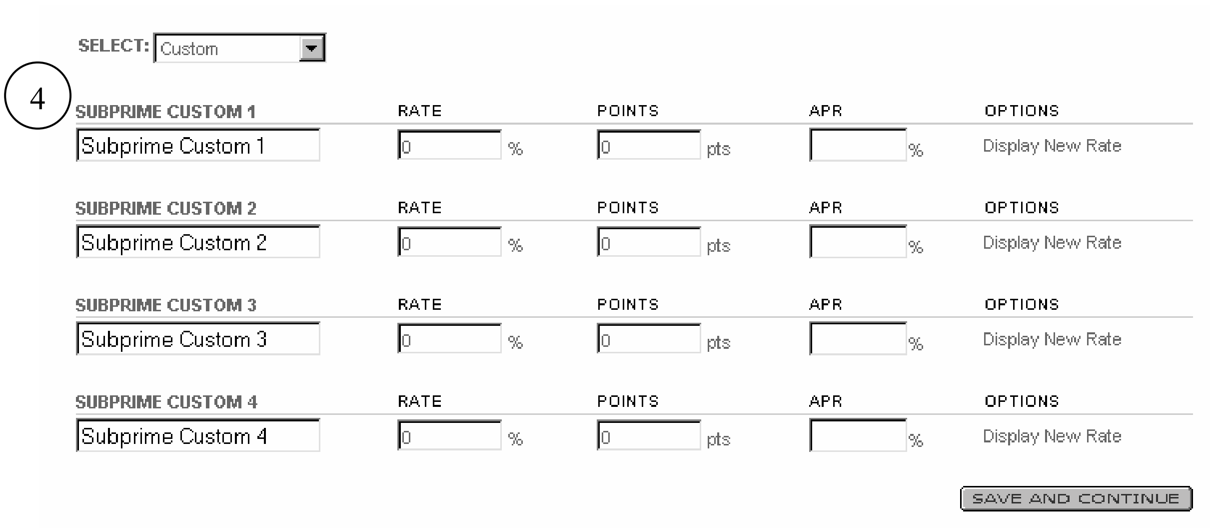
Retail Rates: Subprime Update *Continued*

1. Subprime rates are organized into 5 categories – B, C, D credit, NIV, and Custom. Use this drop-down menu to jump to any category as well as the Origination/Lock screen.

2. Enter a rate and point combination along with the appropriate APR. Repeat this step for each Subprime program you would like to quote. You do not have to enter a rate in every available field. If you do not want to quote a B Credit 2 Year ARM, for example, simply leave the fields empty.

3. Click the 'Save and Continue' button to save your rates and progress to the next rate category. Repeat all 3 of these steps for each category.



4. For the Custom programs, simply enter a program name prior to completing steps 1-3 above. You may enter any program name you wish – there are no character limits on these fields.

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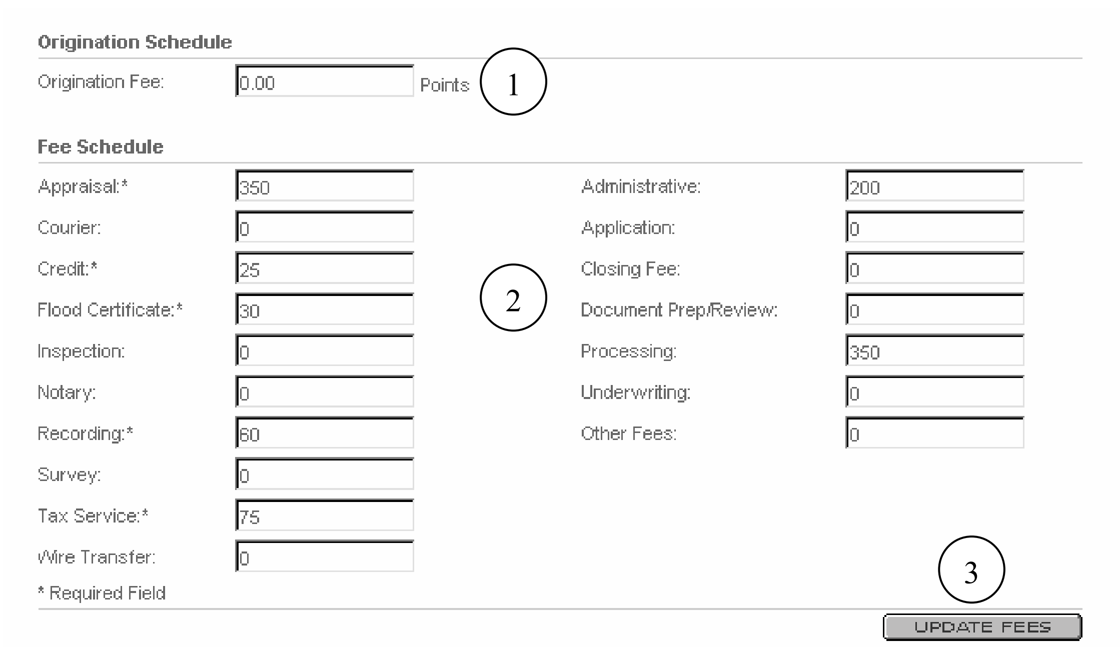
Retail Rates: Update Fees

The Fees section allows you to set your standard fees for both Prime and Subprime transactions. These fees are an integral part of the rate update systems as they use these fees to calculate APR. APR affecting fees include Administrative, Application, Closing, Doc Prep, Processing, and Underwriting fees. Both the Prime and Subprime Fees sections look and function in the same manner.



1. Enter your origination fee, if applicable.

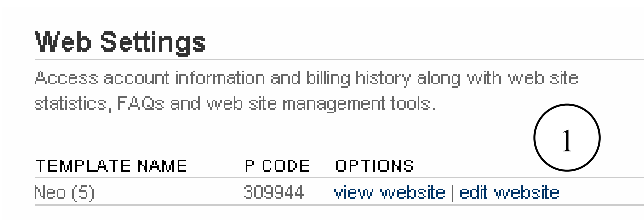
2. Enter the rest of your fees in the fields provided. It is recommended that you enter average numbers for a typical transaction (either Prime or Subprime). The fees in the right hand column (except for Other Fees) are used in APR calculations.

3. Once you have entered all of your fees, click the ‘Update Fees’ button to save your work. These fees will now be posted with your rates and used to calculate APR.

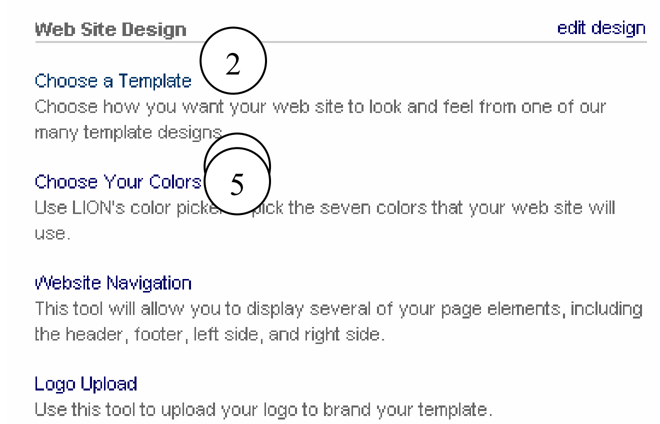
LION, Inc.

Admin - Web Settings

The Web Settings section gives you control over your LION-designed, consumer-facing web site template and tools. Within Web Settings you will find controls to change your color and layout, add/remove content, upload logos, and more. *If you have a custom web site solution, most Web Settings tools will not apply and you will need to contact LION to make changes to your site.*



1. Click on the ‘Edit Website’ link to enter the Web Settings tools.



2. Use the Choose a Template link to change your site’s layout.

4. The Website Navigation link will let you pick and choose which pieces of your web site you want to display.

5. The Logo Upload link gives you the ability to upload an image as the header on your web site. Caution – if you replace the header LION created for you, and you decide later to have LION restore it, you will be charged for the work.

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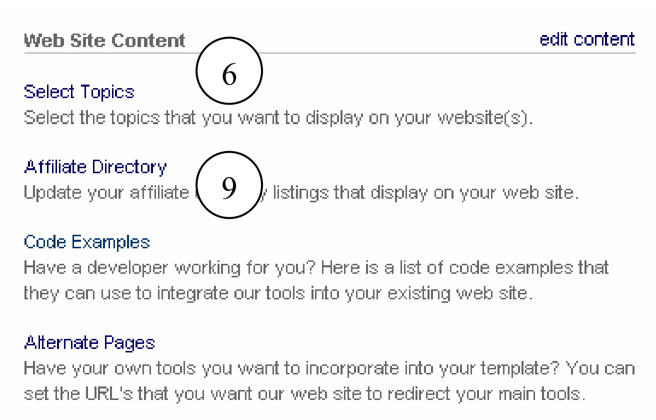
Admin – Web Settings *Continued*

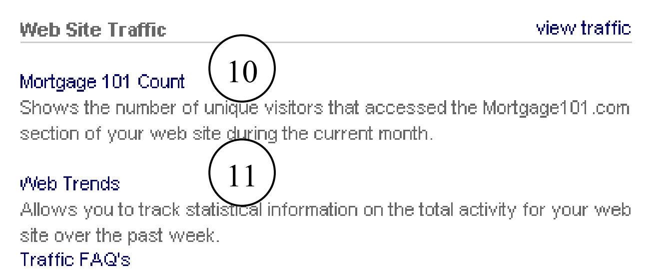


6. Use the Select Topics link to pick the content of your web site.

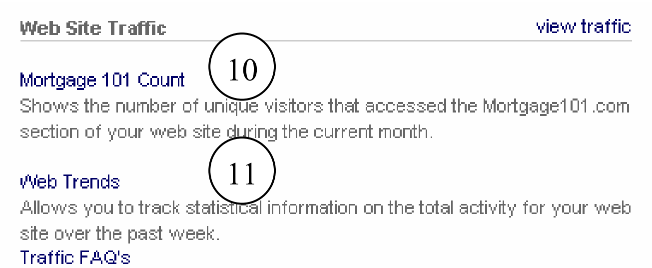
8. For LION's Mortgage101 subscribers, the Code Examples link will provide various examples for integrating LION's web tools into your existing site.

9. The Alternate Pages link gives you the ability to replace certain LION tools with your own tools or pages or those from another provider.

10. The Mortgage 101 Count will show you how many unique visitors have come to your web tool set in any given month. This count does not include hits to any custom HTML pages that are associated with your web site. To track these hits and visitors, you need to have WebTrends (see below).



10. The Mortgage 101 Count tracks information such as how many people have come to your site in any given month.



LION, Inc.

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