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Press Release

Source: First NLC Financial Services, LLC

First NLC Financial Services Deploys FirstQual (TM) -- a Zementis Decision Engine Platform

Monday May 7, 2:39 pm ET

DEERFIELD BEACH, FL--(MARKET WIRE)--May 7, 2007 -- First NLC Financial Services, LLC, a leading national non-prime mortgage originator, and Zementis, a software company specializing in statistical and analytical e-solutions, announced the successful deployment of the ADAPA® Mortgage Decision platform -- branded as FirstQual.

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Following a comprehensive market review, First NLC selected Zementis ADAPA, a highly scalable decision engine, to implement their guidelines and pricing rules for its retail and wholesale business. First NLC also selected the Zementis Pre-Qualification user interface as a critical component for their customer-facing business. Using the industry's first Web 2.0 user interface, it delivers a captivating and dynamic user experience.

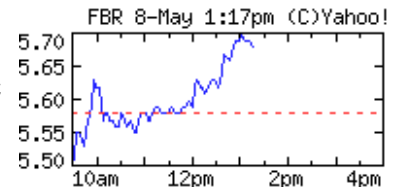
With FirstQual, users receive instant answers to

multiple scenarios with the entry of just four simple fields on one easy-to-view screen. In addition to offering accurate pricing and LTV information, FirstQual provides users with program specific suggestions in order to get loans closed fast and with ease.

"By embracing FirstQual, users are able to receive instant multi-product determinations and pricing options. The integration of the Zementis solution within our existing infrastructure was paramount to the success of this project," Jeffrey Henschel, President of First NLC, said.

"Our partnership with Zementis enabled us to roll out a comprehensive solution with immediate operational benefits and overwhelming acceptance from our team of account executives and loan officers. We are extremely proud to now offer FirstQual to our wholesale brokers and business partners. This rollout further manifests our commitment to deliver superior customer service to the mortgage industry," he

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added.

Dr. Michael Zeller, Co-Founder and CEO of Zementis, stated, "First NLC has an extensive retail and wholesale presence. Given the drastic changes that the mortgage industry is currently undergoing, the challenge was to rapidly deploy an effective point-of-sale pre-qualification solution to boost productivity. Our ADAPA solution not only delivers the required agility to maintain complex guideline and pricing rules, it also powers the next generation of user interface and decision technology which allows users to review product eligibility and pricing for a variety of scenarios in parallel. The results we have seen to-date show that users are able to leverage the application with minimal training and instantly become more effective in evaluating the best options for the customer."

ABOUT FIRST NLC

First NLC Financial Services, LLC, a wholly owned subsidiary of Friedman, Billings, Ramsey Group, Inc. (NYSE:[FBR](#) - [News](#)), is a non-prime residential mortgage banking company originating mortgage loans in 41 states. The company has its headquarters and main operations center in Deerfield Beach, FL, and a regional operations center in Anaheim, CA. For further information, visit www.firstnlc.com.

ABOUT ZEMENTIS

Zementis, Inc. provides state-of-the-art statistical and analytical solutions for the financial industry. Powered by advanced technology, the Company's unique ADAPA® framework automates complex decision processes. Zementis' solutions offer immediate and objective feedback for credit applications, which increases customer satisfaction, ensures quality with greater volume, and opens new market opportunities. Additional information may be found at www.zementis.com.

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