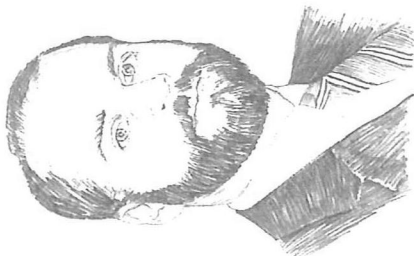


Client Insights

"No other system, not even our mainframe, could produce the information we needed to manage and service our commercial portfolio."



*Greg Brown
President, Commercial Secondary Marketing
Federal Mortgage Company
Ft. Lee, Virginia*

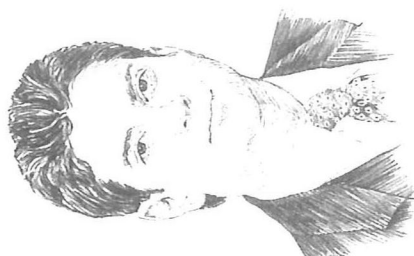
With the advent of risk-based capital and other regulatory challenges, Perpetual Savings Bank began a program to aggressively manage its \$500 million commercial real estate loan portfolio. After surveying the market, they chose Uninvest and The Desktop Mortgage Manager.

"The Uninvest system gave us the ability to gather information in any conceivable format with in-house accessibility and unlimited analytical power," Mr. Brown said. "For example, we can now anticipate future payoffs, determine the status of debt coverage ratios, and monitor servicing

functions such as inspections and financial reviews."

Strategies for liquidating the portfolio through a sale or securitization are explored using the system's report generating utility. Perpetual management can identify loans that meet selected Standard and Poor's ratings criteria and determine best execution.

"Our market is always changing," Mr. Brown said, "and the Uninvest system allows easy access to information, a means to update any time, and the ability to take action fast. We recommend it."



Former Executive Vice President with Bear Stearns Mortgage Capital Corporation and Associate Director at Bear Stearns & Co. Inc. in New York, Jess Lederman is recognized as one of the pioneers of the secondary mortgage market. He co-founded two of the nation's major private mortgage conduits and is a nationally published author and speaker.

In 1989, Mr. Lederman formed The Asset Backed Capital Group, an investment banking firm assisting issuers of mortgage and asset backed securities. The firm structures and evaluates transactions and

*Jess Lederman
Former Executive Vice President
Bear Stearns Mortgage Capital Group, Inc.
Cleveland, Ohio*

"In my experience, no other system can touch the Uninvest system for precision, detail and credibility."

forms limited partnerships that invest in such issues.

"We co-ventured projects with Uninvest because no other firm in the nation can deliver the comprehensive due diligence effort or complex analytics," Mr. Lederman said. "Their methodology provides our clients with the highest level of confidence."

Uninvest and The Asset Backed Capital Group are working together, using The Desktop Mortgage Manager system to underwrite and structure conduits for the creation of multi-class securities.

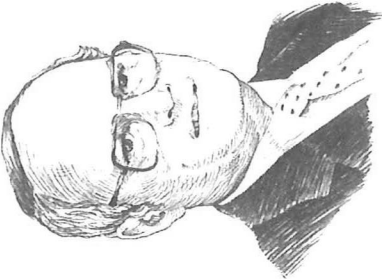
"With the Uninvest methodology, we were able to gather more information, realize more opportunity and add more value to our portfolio."

A product of the Southwest Plan, Olney Savings combined eleven Texas thrifts with a total residential portfolio of approximately \$700 million. After interviewing numerous investment banking, accounting and due diligence firms, they chose Uninvest to perform the critical mark-to-market evaluation.

"We needed a proven methodology to support our assistance agreement with the FSLIC and for purchase accounting. The Uninvest methodology was more complete and more accurate than any other, and it addressed all of the issues we felt were important," Mr. Landry said.

"With realistic purchase accounting values, Olney Savings can apply aggressive financial management techniques to restructure the portfolio and enhance the institution's profitability," he said.

The portfolios were consolidated into one database and installed on Olney's Desktop Mortgage Manager. "With so many different types of loans and underwriting systems to manage, we're constantly surprised, sometimes even delighted, at what we can find."



*Matt Landry, Jr.
President and COO
Olney Savings and Loan
Olney, Texas*