

CYPRESS SOFTWARE SYSTEMS



APP MARK[®]

THE LEADER IN AUTOMATED DECISION SOLUTIONS

WHO WE ARE

Headquartered in North Richland Hills, Texas, USA, Cypress Software Systems, LP is a leading developer of automated credit application decision support technology. Cypress provides community and regional banks, finance companies and credit unions with loan application decision and tracking tools equivalent to those used by the largest national lending institutions. Clients, nationwide and in 16 countries, use the company's products to quickly and consistently process consumer and small commercial loan applications.

Cypress was founded by lending, credit risk management and software development experts to create and bring to market a user friendly, automated solution to originating loans.

The company's product line includes AppMark, an ASP-only consumer lending solution for community banks, typically with assets of \$250 million or less.

APPMARK IS A HOSTED SOLUTION

designed for automating some, or all, of your consumer underwriting processes. With your data housed in our Internet Data Center, AppMark is delivered to your desktop using state-of-the-art secure access technology - all that's needed to get started is a computer with Internet access.

With AppMark, credit applications are entered and tracked from point of entry through automatic credit retrieval, debts reconciliation and decision processes, to point of funding.

Once you become a client, Cypress works hard with your institution in helping guide the deployment of your credit management policy rules in the AppMark system and training your employees on how to most efficiently utilize automated lending technology.

To get the most out of AppMark, Cypress also offers professional services covering:

- Decisioning process optimization
- Process improvement gap analysis
- Custom interface integration
- Scorecard validation services

In addition to AppMark, Cypress offers the market-leading Mark IV consumer and BizMark small business lending solutions in either a site license or hosted option.

"AppMark is very user-friendly, it's flexible, and the price fit our budget. It met all our needs, so we looked no further."

- **Chuck Shardt, Vice President, Consumer Lending**
Union Bank of Chandler in Chandler, OK

"In addition to quality products, Cypress shares our service-oriented philosophy, and they understand our business requirements."

- **John Misiara, Vice President & Manager of Installment Loan Production**
Centier Bank of Merrillville, IN

"Once we compared Cypress' software to other products on the market, it far outweighed the others in terms of flexibility, use-friendliness and ease of training, as well as pricing."

- **Dana Taylor, Vice President & Manager of Loan Operations**
First National Bank of Livingston in Livingston, TX





AppMark ensures consistency, increases efficiency and adds scalability to your credit origination area.

AppMark offers the best, most comprehensive set of decisioning tools available for small community banks... all with your data maintained by Cypress in a SAS70, type II secure Internet data center.

APPMARK is designed to handle both direct and indirect consumer lending transactions. Supported loan types include vehicle purchase money, overdraft protection and personal revolver, HELOC, home equity term, debt consolidation and personal installment.



USER FRIENDLY

- Deploy unique credit rules, score cut-offs and collateral screens across loan types
- Use onscreen debts reconciliation and payment calculation tools
- Approve, decline, condition or route applications to management for decision
- Intuitive interface with your existing doc prep solution

PROCESSING EFFICIENCY

- See-Only-What-You-Need application entry interface
- High speed Internet credit bureau retrieval
- Automatic application and credit data interpretation
- Customized underwriting policy violation alert descriptions
- Automated routing to management or branches

REGULATORY COMPLIANCE

- Administrative Fair Lending controls define user access to work areas
- Audit log records and time stamps all changes to the application
- Credit policy rules are consistently applied across loan types
- Embedded wizard-driven HMDA data collection
- Automated Reg. B compliant decline and conditional approval letter production

INCREASED PROFIT

- Allow lenders to focus on sales and increase volume without increasing risk
- Use reports to manage overrides, performance and reduce loan losses
- Quote credit life and disability insurance premiums

SECURE HOSTED TECHNOLOGY SOLUTION

- Cypress is your Application Service Provider (ASP)
- We manage the upgrades and backups
- Data is housed in a secure SAS70 Type II Internet Data Center
- Security, redundancy and data recovery – it's all covered for you



AppMark

Help

Save Application Close Application Next Application Print Forms Conversation Log Lock Work Station

Source
 Application Source: Existing Customer Branch: North Third Branch
 Loan Officer: Kinney, Michael

Application Summary Information
 Loan Type: Automobile (Purchase) Applicant Type: Joint/Immediate Family Application Date: 09/14/2006

Applicant Personal Information
 Physical Address: [Dropdown]
 First: Diane M: [] Address 1: 7 Harrison Lane
 Last: Johnson Sfx: [] Address 2: []
 SSN: 074-46-5552 City, State Zip: Fantasy Island IL 60750
 DOB: 10/21/1965 Age: 40
 Contacts: Home Phone: (972) 112-3654
 Work Phone: (972) 256-3125
 Cell Phone: []
 FAX: []
 Email: []

Co-Applicant Personal Information
 Physical Address: [Dropdown]
 First: Mark M: [] Address 1: []
 Last: Johnson Sfx: [] Address 2: []
 SSN: [] City, State Zip: [] [] []
 DOB: [] Age: []
 Contacts: Home Phone: []
 Work Phone: []
 Cell Phone: []
 FAX: []
 Email: []

Originate Cancel

Michael Kinney

APPLICATION ENTRY

- Intuitive folder-based entry
- Product specific collateral screens

AppMark

File Print Go To Tools Help

Save Application Close Application Next Application Print Forms Conversation Log Lock Work Station

Debt Recon UW Review Credit Report App Summary Evaluation & Decision

Policy Rule Alerts Key Underwriting Criteria

Rule Mitigation Reason
 Aggregate Credit Card Balances to Limits Over 60% Fully Secured
 Projected Debt-to-Income Ratio Exceeds 36% ** Mitigation Required **
 LTV Greater Than 80%
 Two or More 30 Day Delinquency Occurrences in the Last 24 Months
 Gross Monthly Income Exceeds \$5,000
 Time on Job Less Than 12 Months

Type	File/Rpt Date	Creditor / Plaintiff / Ct	Orig Amt	Cur Liability	Status Date	Status
Legal Item	01/08/2006	BLAZER FINANCIAL	\$0.00	\$2,341.00		

Public Record Type: Legal Item Court Name: [] Date Filed: 01/08/2006
 Plaintiff: BLAZER FINANCIAL Docket #: 960000182 Date Reported: []
 Asset Amount: \$0.00 Court City: [] Date Paid: --/--
 Current Balance: \$2,341.00 Court State: [] Court Code: CIVIL JUDGEMENT Status: []
 Legal Designator: [] Status Date: []

Diane Bsacommon 1000353 Underwriting / SysApprv Automobile (Purchase) Last Activity: 4/10/07 11:26AM

ANALYTICAL

- Immediate guidance on credit policy issues
- Summarized assessment of credit, capacity and collateral strengths

AppMark

File Print Go To Tools Help

Save Application Close Application Next Application Print Forms Conversation Log Lock Work Station

Debt Recon UW Review Credit Report App Summary Evaluation & Decision

Creditors and New Loan Calculator Capacity Tests

Include	Src	Creditor Name	App Type	Credit Type	Balance	Payment	Adj Pmt	Unsecured?	Pay Off?
✓	T	CBUSASEARS	A	Revolving/Open	\$1,108.00	\$27.00		✓	
✓	T	AMEX	A	Revolving/Open	\$659.00	\$0.00	\$32.95		
✓	T	CITIBK/BRAD	A	Revolving/Open	\$397.00	\$19.00		✓	
✓	T	MEINEKE DISC	A	Revolving/Open	\$184.00	\$10.00		✓	
✓	T	RSHK/CBUSA	A	Revolving/Open	\$179.00	\$10.00		✓	
	T	DIR MTG	A	Mortgage	\$0.00	\$1,681.00			
	T	NORWEST CORP	A	Mortgage	\$0.00	\$1,681.00			
	T	HSBC MORTUSA	A	Mortgage	\$0.00	\$1,601.00			
	T	CCO MORT CRP	A	Mortgage	\$0.00	\$1,325.00			
	T	AMEX	A	Revolving/Open	\$0.00	\$0.00		✓	

Name: CITIBK/BRAD Subscriber Code: 01184026 Acct. Num: 621870 Type: Revolving
 Loan Type: [] Current Status Code: 30-59 Days past due
 Balance: \$397.00 Date Opened: 5/12/2004 30 / 60 / 90: 00 / 00 / 00
 Payment Amt: \$19.00 Date Reported: 6/9/2006
 High Credit: \$409.00 Last Activity Date: 11/10/2004 Payment History: X 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
 Past Due Amt: \$0.00 Narrative Code 1: [] 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
 Duration: MIN Narrative Code 2: []

Diane Bsacommon 1000124 Underwriting / DebtRecon Automobile (Purchase) Last Activity: 9/14/06 09:06AM

DEBTS RECONCILIATION

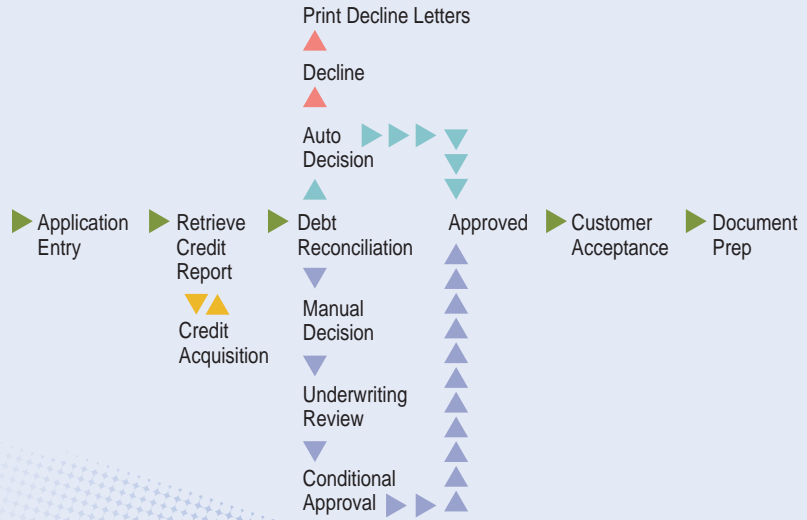
- Eliminate manual calculations
- Easily de-duplicate and adjust tradeline information

OPTIONAL MODULES INCLUDE

- Cypress WebApp
- Document preparation interface
- Automated Vehicle valuation
- Automated Real Estate valuation (AVM)
- Flood certification

See related brochures for additional information.

HOW CYPRESS APPMARK® WORKS



APPMARK®



- Customer is interviewed to complete electronic loan application
- AppMark checks input and retrieves credit report
- AppMark applies your policies, derives key ratios and scores the application
- Application is auto-decisioned and notification is sent
- Approval is uploaded to the document preparation system

60 Seconds

TRADITIONAL APPLICATION PROCESSING



- Customer applies for a loan by completing a paper credit application
- Lender creates a paper-based loan file, reviews the paper application and interviews the customer to complete missing information
- Investigator manually retrieves and prints a credit report
- Key ratios are hand-calculated
- Documents are manually dispatched to underwriting where a judgmental decision is made
- Decision is made and customer is contacted by phone
- Lender completes hand-written funding worksheet
- Closing information is hand-keyed into the document preparation system

4-8 Hours



Hosted
Consumer
Application
Processing



Automated
Small Business
Application
Processing



Automated
Consumer
Application
Processing



Cypress Software Systems
9001 Airport Freeway, Suite 800
North Richland Hills, Texas 76180
Toll Free: (800) 394-5777
Local: (817) 514-6777
Fax: (888) 248-8413
Email: info@go-cypress.com
FOR MORE INFORMATION, FIND US AT
www.go-cypress.com

