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NEWS RELEASE

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Lending Solutions, Inc. Signs Mortgage Services III
- Will provide processing services to subsidiary of First State Bank -

ELGIN, IL, October 27, 2009 – Lending Solutions, Inc. (LSI), a provider of contact center and mortgage processing services for financial institutions, announced that Mortgage Services III (Bloomington, IL) has joined its family of clients. Through the agreement, LSI will provide mortgage processing support through its industry-leading call center.

LSI has been transparently originating and processing loan applications for financial institutions for over 14 years, and currently serves 300 banks, credit unions, and mortgage lenders nationwide. Clients can choose to outsource all or just a portion (i.e. after-hours, weekends, overflow) of their lending operations to LSI.

“Our clients gain a significant edge over their competition by providing around-the-clock loan origination and customer service,” says Lee Kolquist, president of Lending Solutions. “Furthermore, our mortgage processing clients save considerable dollars by turning fixed employee costs into variable expenses. Our clients pay us only for the work we perform, which leads to a more efficient operation and reduced risk pertaining to volume swings and market fluctuations.”

About Lending Solutions, Inc.

Lending Solutions, Inc. has been a provider of lending center services and consulting programs for financial institutions across North America since 1994. The company’s highly-trained, professional staff provides 24-hour consumer loan origination and mortgage lending and processing services to over 300 of North America’s premier credit unions, banks, and mortgage companies. For further information on Lending Solutions, please visit www.lendingsolutions.com.

About Mortgage Services III

Mortgage Services III, LLC is a full service mortgage lender specializing in a number of different loan programs from Conventional Fixed Loans, FHA loans to Adjustable Rate Mortgages (ARMs). Headquartered in Bloomington, IL, Mortgage Services III, LLC is a majority owned subsidiary of First State Bank. For more information, please visit www.msiloans.biz.

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