

Hosted PowerSeller® Secondary Marketing & Risk Management System



What is Hosted PowerSeller?

PowerSeller® is the most cost-effective and flexible secondary marketing and risk management system available today. Traditionally, PowerSeller is installed at each lender's premises and managed by the lender's own in-house Information Technology department. This may not be a very effective use of scarce IT resources. PowerSeller is an important application, however it is typically used by just a few people within any banking environment. Hence the IT cost per user can be fairly high.

That's why many lenders should consider Hosted PowerSeller, an important breakthrough in PowerSeller deployment. Now, the full functionality of PowerSeller can be managed and administered by our IT experts and made available to your staff via the Internet. Hosted PowerSeller requires nothing more on your end than a PC and an Internet connection. You do not need your own server, database software and the like. ASC provides all the hardware and software you need and manages it on your behalf. Plus, Hosted PowerSeller is fast and fully-secure.

How Does Hosted PowerSeller Work?

Historically, client-server applications like PowerSeller are installed and managed on a lender's Local Area Network (LAN), often alongside other applications running on the same LAN. But now, thanks to improvements and dramatic price reductions in **virtualization technology**, client-server applications no longer need to be installed and deployed in-house. In fact, Hosted PowerSeller is essentially the client-server PowerSeller system, but residing within an Application Virtualization Server (AVS) that provides access to PowerSeller's superior functionality from your PC. The appearance and performance of Hosted PowerSeller is virtually identical to what you would expect if PowerSeller were running right on your local LAN.

ASC will manage and administer your Hosted PowerSeller computing environment for you. We provide the application server (housing the PowerSeller programs and your customizations), database server (containing loan records) and the AVS and its associated Web portal (which allows for full-function Internet access). Users simply click on a specific link, log in and start working. All data and transactions are secure. A diagram depicting Hosted PowerSeller is shown on the next page.

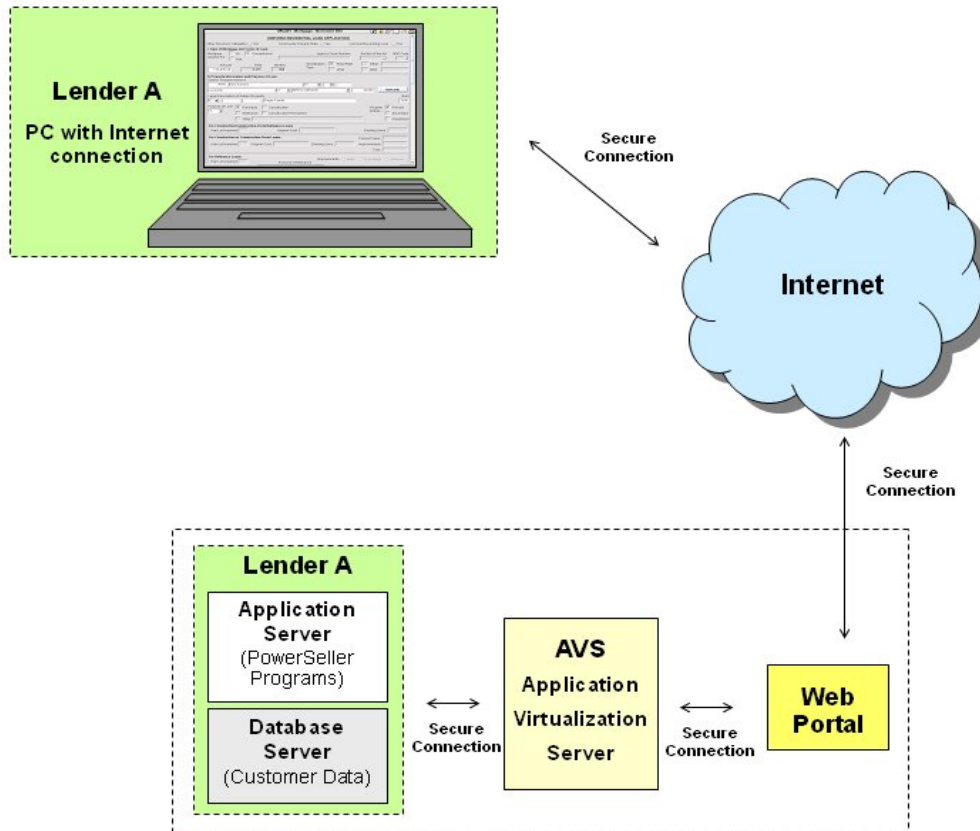
Benefits of Hosted PowerSeller

With hosting, PowerSeller's full range of robust functionality is available over the Internet. There's no in-house computing infrastructure, maintenance chores or IT staff required, just a PC with Internet access. We do the rest. So now you can take advantage of the IT economies of scale enjoyed by the biggest lenders. Uptime is virtually 24/7. Backups and redundancy are automatic. Security is tight. You can relax and focus on your secondary marketing and risk management efforts.

Low Cost

Because ASC already hosts applications for other lenders, we can host your PowerSeller system very cost-effectively in a state-of-the-art data center, which in turn provides for nightly backups, redundancy and security. We also provide all third-party software required by PowerSeller (e.g. the SQL Server DBMS) and its hosted environment (AVS software, remote access software, etc.). You pay nothing more than a reasonable monthly fee to ASC.

Hosted PowerSeller Diagram



Maximum Uptime and Data Availability

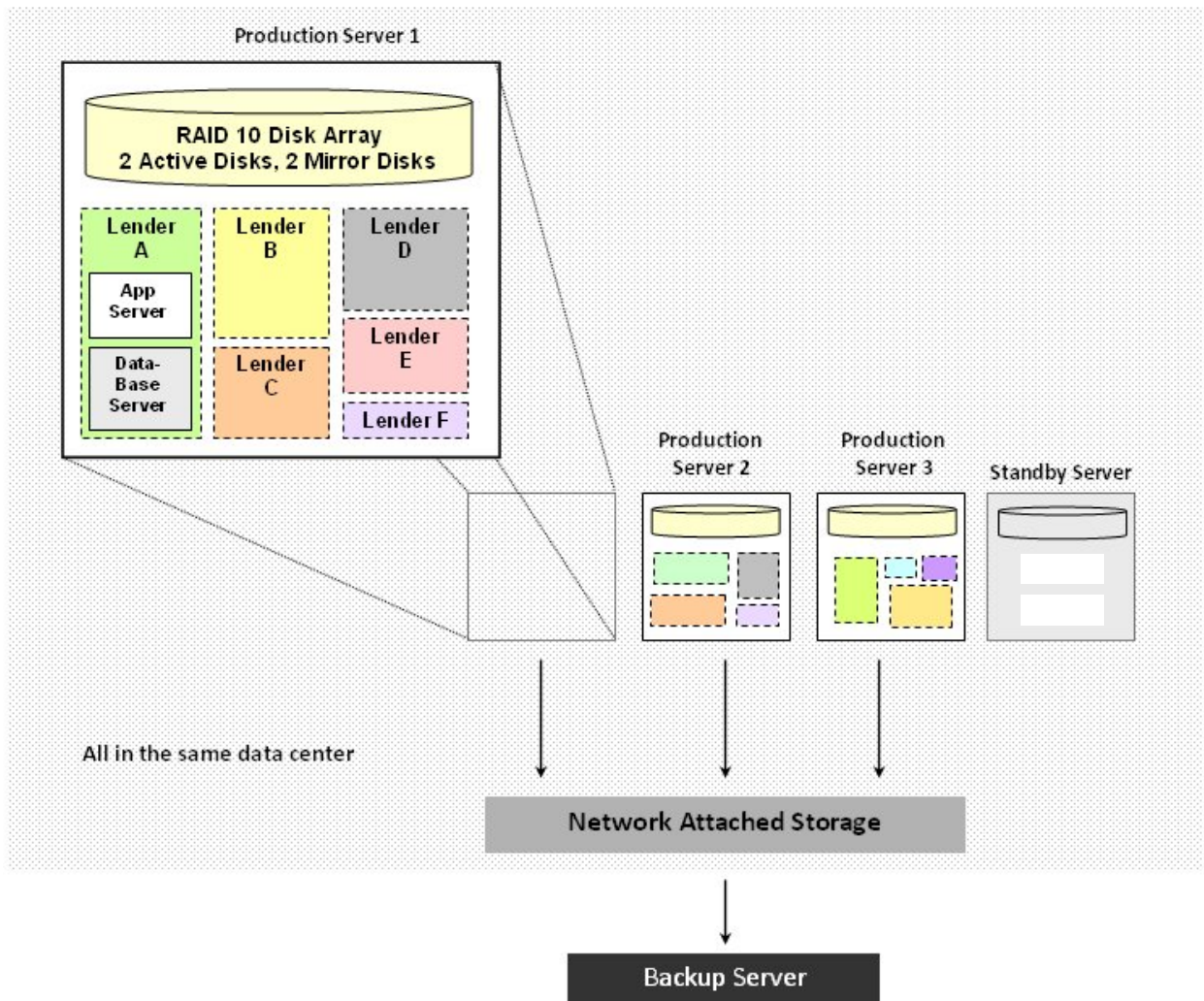
ASC uses a state-of-the-art third-party data center to host Hosted PowerSeller. To ensure maximum uptime, Hosted PowerSeller provides a variety of back-up capabilities and other redundancies.

Each lender's virtual machine operates within a dual processor, quad core **Production Server**. Each production server provides a **RAID 10 Disk Array**. This is a data storage technology that permits high levels of storage reliability from standard disk-drive components by arranging the devices into arrays for redundancy. Each array provides two disk drives for production data, and two additional drives that mirror the production drives for redundancy. If a production drive fails, the mirror drives are automatically engaged with no downtime.

The **Network Attached Storage (NAS)** is a backup capability that stores a complete copy of each lender's virtual machine including the operating environment and software programs. 'Volatile' data (borrower data, custom set-up, etc.) backups are performed nightly and can be used to expedite the restoration of a lender's virtual machine, if necessary.

We provide a "move-in-ready" **Standby Server** that can be used in the unlikely event of a failure of a production server that cannot be quickly rectified by data center technicians. The Standby Server is preconfigured by ASC with all the software necessary to replace a failed production server including operating system, database, AVS, remote access software, etc. If a production server fails, the virtual machines for each PowerSeller client on the failed server can be quickly moved here from the NAS and operation can resume.

ASC also provides and administers a **Backup Server** housed in a separate data center located off-site from the production servers. Once each week, all 'volatile' data (borrower data, custom set-up, etc.) for each hosted system is sent to the backup server. In the unlikely event of a catastrophic failure of the production data center, the data contained on the Backup Server is used to help restore the production servers.



As you can see, Hosted PowerSeller can potentially provide a substantial reduction in the costs associated with deploying PowerSeller. For more information please contact 800-628-4687 or visit www.powerseller.com.