



## **PRESS RELEASE**

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**eLynx's SwiftSend Investor Delivery Connects Lenders to Secondary Market**  
*Lender Deploys Paperless Service for Delivery to CitiMortgage, Countrywide*

**CINCINNATI – December 13, 2006** – eLynx, a portfolio company of American Capital Strategies Ltd. (NASDAQ: ACAS), and the provider of the most comprehensive network of e-services for the financial services industry, announced today that Pulaski Bank is using eLynx's SwiftSend Investor Delivery service to electronically submit loans to investors, including CitiMortgage and Countrywide. The Web-based service enables lenders to securely package, convert and submit imaged loans to investors, formatted to individual institution specifications.

eLynx's SwiftSend Investor Delivery fortifies its electronic investor delivery channel for lenders of all sizes. In establishing working relationships with leading investors to ensure their individual criteria are met, eLynx has overcome the primary obstacle to electronic investor delivery — the lack of an industry-wide agreed-upon standard for the transfer of closed loans.

A continual, smooth and uninterrupted flow of loans from banks to the secondary investor market is critical, as it allows lenders to continue to offer money to new borrowers. The copying, packaging, handling and shipping of loan portfolios to investors are often complicated, costly tasks on both sides. Shifting to an electronic investor delivery channel brings the same sort of time and cost saving efficiencies to the secondary market as those which revolutionized much of mortgage lending over the last decade.

Within one month of utilizing eLynx's SwiftSend Investor Delivery to deliver loans to CitiMortgage, Pulaski Bank, an independent community bank in St. Louis, Missouri, returned significant time and cost savings. "We are saving about five dollars per file in courier services alone," notes

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Chris Purcel, vice president of loan operations for Pulaski Bank. “In addition, now CitiMortgage can more quickly view and clear our files, promoting increased exchanges between our two businesses.”

For investors, the technology increases productivity and cost savings since the electronically transmitted files seamlessly enter into the investor’s computer systems, compared to paper files which require labor-intensive data entry, processing and manipulation. eLynx’s SwiftSend Investor Delivery also lessens the chance that a loan will be rejected because of misplaced documents. As investors start supporting MISMO SmartDoc, eLynx’s SwiftSend Investor Delivery can deliver MISMO-compliant SmartDoc files directly from the lender to the investor, resulting in even greater increases in productivity and cost savings.

Pulaski Bank is just the latest in a long list of lenders utilizing the e-delivery system, according to eLynx president Phil Huff. “Over the past decade SwiftView has aggregated an extensive network of lenders and investors,” he notes. “Now as part of the eLynx family, SwiftSend Investor Delivery becomes even stronger, and solidifies the most widely-used e-services network in the mortgage industry by facilitating paperless processing.”

To make a delivery, it’s as simple as selecting the investor from a dropdown menu. Purcel attests to the solution’s ease-of-use and minimal set-up, “eLynx’s SwiftSend Investor Delivery manages a complete investor delivery network, alleviating the burden of managing individual requirements on an investor-by-investor basis.”

By using eLynx’s SwiftSend Investor Delivery, lenders benefit from a delivery system that meets the format and requirements of the investor, making the process transparent to the lender. “Our technology enables lenders to deliver an imaged loan to an investor almost as quickly as it would otherwise take them to create the shipping label for a paper loan package,” says SwiftView president Steve Bachelder. “In an environment where reducing costs through electronic processing has become an imperative, eLynx’s SwiftSend Investor Delivery gives lenders an easy entry point to e-delivery that quickly demonstrates its return on investment.”

### **About eLynx**

eLynx, a portfolio company of American Capital Strategies Ltd. (NASDAQ: ACAS), provides the most comprehensive electronic delivery network for the financial services industry. Serving more than 500 financial institutions, including 17 of the top 20 mortgage lenders in the United States, the

company's solutions enable businesses to capture and maintain data electronically throughout the document lifecycle, automating paper-intensive processes, improving workflow, reducing costs and ensuring compliance with evolving industry regulations. In 2006, eLynx services have been used in more than 10 million financial transactions involving consumers, lenders and settlement agents.

eLynx was founded in 1994, and recently acquired SwiftView, Inc, a provider of electronic document viewing software and paperless document communications services. The company is headquartered in Cincinnati with additional operations, support, and research and development staff in Portland, Oregon. For more information, please visit [www.eLynx.com](http://www.eLynx.com) or [www.SwiftSend.com](http://www.SwiftSend.com).

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