



NetDirector, LLC

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NetDirector goes live with eMASON's Clarifire® application data interface to streamline Fannie Mae Loss Mitigation process

Tampa, FL — March 11, 2009 – NetDirector, provider of a leading edge data exchange for the mortgage banking industry, today announced the availability of their Loss Mitigation interface with Clarifire® for Fannie Mae (FNMA) loans. NetDirector partners with its subscribers to provide a cost-effective solution that allows them to move data and documents securely with a myriad of industry trading partners including a national attorney/trustee network, mortgage lenders, title providers, process servers, publications, and many more. NetDirector now processes over **2.5 million data and document transactions** a month.

eMASON's Clarifire application is a web-based process automation technology solution that simplifies and streamlines processes and workflow, reducing the time needed to determine loan workout options. The application features a Certified Fannie Mae rules-based financial calculator offering real-time case decisioning, borrower workout option suggestions and comparisons, along with automated process creation based on workout type – and now features a direct connection to Fannie Mae's system of record Home Saver Solutions Network (HSSN) for multiple workout types. The Clarifire application has already proven success to Fannie Mae by reducing the cycle times associated with providing quick workout options to the borrowers in need.

NetDirector continues to lead the way by becoming the **first** integrator to go **live** with the Clarifire® application's Loss Mitigation web services platform. The initial data interface includes a Loss Mitigation File Setup transaction from attorney/trustee to FNMA. By transferring data directly into the Clarifire® Loss Mitigation application –users save time by eliminating dual entry of basic customer and loan information to determine workout options – creating efficiencies and aiding in data integrity. The Loss Mitigation File Setup allows for the automated setup of more than 200 data elements including borrower assets, liabilities, income, expense, and other pertinent information. Phase 2 plans include status updates (i.e.: loan approvals, reclassifications, etc.) from FNMA back to the attorney/trustee without human intervention. FNMA and their designated council network will also have peace of mind with NetDirector's store and forward capability in case of service interruption.

“With loss mitigation being a top priority in the industry, we are pleased to add this new interface to our current service offering”, said Harry Beisswenger, chief operating officer at NetDirector. “This loss mitigation interface will benefit loan servicers, attorneys/trustees, borrowers, and other downstream trading partners by improving speed and accuracy of default related business processes.”

About NetDirector, LLC

NetDirector provides a centralized data exchange delivered as Software as a Service (SaaS) for the mortgage banking industry to improve business process efficiency and standards compliance. NetDirector was created to enable the integration of vital business information and processes between data trading partners. NetDirector uses an industry-centric approach leveraging expertise and state-of-the-art technology to address these integration needs. NetDirector creates value for organizations of any size by providing speed in transaction processing, reducing partner collaboration costs and enabling greater responsiveness in serving customers. For additional information, visit our Web site at www.netdirector.biz.

About eMASON, Inc.

eMASON is a software provider specializing in web-based process automation for the financial services industry in all environments. Its Clarifire® application generates a competitive advantage by providing reduced costs of doing business, increased productivity and ability to effectively manage increased volumes with proven results. Committed to being at the forefront of its industry, eMASON is dedicated to blend out-of-the-box process automation with next-generation integration tools to leading businesses and organizations such as Fannie Mae and Bank of America. Currently, 15,000 users rely on the Clarifire application to automate their workflow. eMASON is based in Clearwater, Florida. For more information about the company, please visit www.emason.biz. Media contact: Roseann Wentworth, eMASON, 866.222.3370 or RoseannW@emason.biz.

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