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PRESS RELEASE

Sesame enhances mortgage service with new point of sale technology solution for advisers

Sesame will be providing a new point of sale system to help its mortgage adviser customers improve their business efficiency, compliance capabilities and deliver an enhanced service to their clients.

Mortgage Brain's point of sale system, called '**the Key**', has been chosen as Sesame's preferred mortgage technology solution following a rigorous selection process. Sesame will be funding the system for its network members, who will have free access to the Key when the roll out begins in March.

This latest development forms part of Sesame's strategy of building technology partnerships with best of breed suppliers in order to deliver enhanced solutions to its adviser customers. The deal also reinforces Sesame's commitment to the mortgage market, following a series of investments in its service to advisers.

The Key is the leading business management system for mortgage brokers. Covering all the FSA requirements for compliance, the Key allows advisers to control the entire mortgage application process from initial contact and the fact-find, through to sourcing, client management and integration with insurers and conveyancers.

The new point of sale system will be funded by Sesame, at no cost to its mortgage customers. Sesame is now working with Mortgage Brain to tailor the Key so that it is bespoke to its advisers' requirements.

Commenting on the deal, **John Cupis, Sesame's head of mortgages and general insurance**, said: "Mortgage advisers are facing increasing regulatory scrutiny and the prospect of a tougher housing market in 2008, so the benefits of embedding technology in order to enhance business efficiency are more compelling than ever.

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“We have chosen an industry-led solution that has been developed by advisers, for advisers. The Key has the flexibility to meet our customers’ changing needs, whilst also including the compliance functionality to help advisers meet the FSA’s Treating Customers Fairly (TCF) requirements. Mortgage advisers will have access to management information in an easily presentable format to help them manage their businesses better. This new solution will also speed up the sales process and increase productivity, by using pre-populated data within a wide range of additional services.”

Mark Lofthouse, CEO of The Key, comments: “We are delighted to have been selected by Sesame as their partner for the provision of point of sale and business management software for their Network members. As one of the leading providers of professional support services for financial advisers, Sesame’s endorsement of the Key is testament to the system’s capabilities and the clear and material benefits it offers advisers. I am confident that together we will deliver substantial benefits to Sesame’s members and their customers by streamlining their mortgage advice and sales process.”

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About Sesame

Sesame is the leading provider of support services to 7,500 financial advisers across the UK. Some of the services provided include compliance and regulatory support, access to the latest product research, training and development technical seminars, preferential PI terms and access to cutting edge technology that allows advisers to write business more efficiently.

About Mortgage Brain

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- MBL Holdings, formed in 1986, is jointly owned by Alliance & Leicester, The HBoS Group (including Halifax, Bank of Scotland, The Mortgage Business, Intelligent Finance, Birmingham Midshires), Nationwide (including UCB), Northern Rock, Royal Bank of Scotland (including NatWest) and Woolwich
- The consortium of six owners, together with their subsidiaries, collectively account for in excess of 65% of the new business mortgage market within the UK
- MBL Holdings currently has over 26,000 users of its products and services

About The Key

- The Key was acquired in May 2006 and substantial investment has occurred and is planned following its integration within the company.
- The Key was launched to the market in 2005 and offers mortgage intermediaries the best and most comprehensive point of sale, compliance and business management capability.
- The Key was developed to deliver a single technology solution to meet the needs of a mortgage intermediaries' business and is integrated with the market leading sourcing systems and the Mortgage Trading Exchange, the only true electronic trading platform.