



NEWS RELEASE

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XSell Assesses More Than Four Million Customers Monthly for Cross-Sell and Retention Offers

-Platform now in use by four of top 15 U.S. lenders-

JACKSONVILLE, Fla., Feb. 21, 2007 – XSell® LLC, a provider of cross-sell and retention solutions to the financial services industry, announced at the 2007 Mortgage Bankers Association's (MBA's) National Mortgage Servicing Conference & Expo that its core offering, the XSell Customer Service Marketing platform, is now assessing information from over four million borrowers monthly through its ASP-based solution.

The XSell platform is a multi-channel solution that enables financial institutions to identify retention and additional sales opportunities and present them through customer service touch points. XSell clients are represented by a number of prominent institutions, including four to the top 15 U.S. lenders. The XSell platform directs service agents by suggesting the right product offer to deliver to the customer at the right time during more than 300,000 monthly real-time customer service interactions. These contacts are made through the call center, interactive voice response (IVR) and Web.

In 2006 the response rate for traditional direct marketing channels was .089 percent, according to Atlanta-based Benchmark Consulting International. XSell's Customer Service Marketing channel is more than 10 times more effective than traditional methods based upon the experience to date of XSell's clients.

"These numbers are significant because they show that our customers are experiencing a materially improved response rate over traditional outbound marketing channels," said Rob Lee, CEO of XSell. "These inbound channels are becoming critical to financial institutions as competition for customers continues to increase, in light of current market conditions. Additionally, the current wave of ARM resets – and resulting refinances – presents a challenge to lenders holding a significant amount of these loans in their portfolio and an opportunity to better manage risk by delivering proactive solutions to borrowers by using the XSell solution."

In 2006, XSell received the Annual Call Center Exhibition Best of Show Award for its innovative technology and was named one of *Mortgage Technology Magazine's* "emerging vendors that are addressing real industry problems."

About XSell

XSell helps financial institutions, identify additional sales opportunities by providing a multi-channel sales platform that creates unique customer offers, which are presented through customer service touch points such as call centers, Web sites and interactive voice response (IVR) units. The XSell platform enables both financial institutions and service providers to sell a wide array of targeted products, including those provided by the institution and those provided by third party sources. The XSell Customer Service Marketing platform is currently deployed by four of the top 15 U.S. lenders and received the 2006 Annual Call Center Exhibition Best of Show Award for its innovative technology. For more information about XSell, please visit the company's Web site at www.GoXSell.com.

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