



NEWS RELEASE

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FOR IMMEDIATE RELEASE

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pricelinemortgage Deploys Real-Time Scoring and Presentment from XSell -Internet lender boosts HELOC sales through integration with the XSell Customer Service Marketing platform-

JACKSONVILLE, Fla., May 15, 2006 – XSell® LLC, a provider of cross-sell and retention solutions to the financial services industry, is providing real-time product prioritization and personalized offers for potential home equity loan customers to Jacksonville, Fla.-based pricelinemortgage.

pricelinemortgage is an operating subsidiary of Jacksonville-based EverBank® Financial Corp. and a mortgage production joint venture with Norwalk, Conn.-based Priceline.com® (Nasdaq: PCLN). The Internet originator accesses the XSell Customer Service Marketing platform, a multi-channel sales platform that creates unique customer offers, through a direct integration with pricelinemortgage's loan origination system (LOS), LoanQuest®.

When pricelinemortgage receives a purchase or refinance mortgage loan application through the Priceline.com Web site, the consumer's application data is then submitted to the XSell Customer Service Marketing platform for scoring. The XSell platform pre-qualifies and creates offers for as many as five unique Home Equity Line of Credit (HELOC) programs. Then, the solution creates a sale guide, which is sent electronically to the pricelinemortgage loan officer responsible for closing the purchase or refinanced loan. This real-time scoring and offer presentment allows the sales representative to attempt to cross-sell the additional HELOC.

Once pricelinemortgage decided to deploy the XSell platform, integration with its LOS was completed in less than 90 days.

"Savvy lenders are seeking custom solutions to their mortgage needs," said Rob Foregger, senior vice president and chief strategy officer at EverBank. "This new program abandons the cookie cutter approach to lending and allows our customers to find a right loan that fits their personal situation."

“As the lending environment becomes increasingly competitive, lenders are seeing a growing need to refocus their efforts on customer retention and cross selling,” said Rob Lee, CEO of XSell. “Institutions that understand this need and are using solutions to maximize their efforts will be the ones left standing in a post-boom real estate market.”

About pricelinemortgage

pricelinemortgage is a mortgage production joint venture between Priceline.com and EverBank. A production operation fully private-labeled and managed by EverBank for Priceline.com, pricelinemortgage is headquartered in Jacksonville, Fla., and operates nationally as an Internet mortgage and home equity loan/line originator. pricelinemortgage has been featured in the *Wall Street Journal* and on *Forbes'* “Best of the Web” list. pricelinemortgage has closed loans in all 50 states, as well as the District of Columbia. pricelinemortgage is an operating subsidiary of a Federal Savings Bank and is an Equal Housing Lender.

About EverBank[®] Financial Corp.

EverBank Financial Corp. is a \$3.6 billion unitary thrift holding company headquartered in Jacksonville, Fla., employing more than 1,500 employees nationwide. One of the nation's fastest-growing diversified financial services firms, EverBank delivers innovative products directly to consumers and through business partners in all 50 states. EverBank provides banking and mortgage services to consumers nationwide and has a retail presence in North Florida. EverBank also offers products through a variety of business partners, including priceline.com, through its pricelinemortgage Internet joint venture; The Bank of New York, through its BNY Mortgage Company retail joint venture; and more than 20,000 mortgage brokers and financial advisors through its Wholesale Lending, Commercial Lending and EverBank Advisor Program. The EverBank family of companies serves 400,000 customers, has \$2.7 billion of customer deposits, has originated more than \$12 billion of annual mortgage production and services approximately \$36 billion in loans. EverBank has continuously been recognized as one of Florida's top banking performers by Allen C. Ewing & Co. receiving their Top Ten High Performing Florida Banks and Thrifts award throughout 2000-2004.

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. For more information about XSell, please visit the company's Web site at www.GoXsell.com.

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