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COMMERCIAL LOAN DOCUMENTATION JOINS THE 21ST CENTURY

September 20, 2004, Livermore, California.

The solution credit unions have been waiting for has arrived! Industry leaders Larry Ellison of West One Financial Group and Robert Jett of LaserPro™ fame and are tackling one of the biggest problems facing credit unions today: commercial loan documentation.

As credit unions continue to move into business lending, many are finding the cost of commercial loan documentation too expensive and the cost of training and staffing prohibitive. But without it they cannot move into this hot new arena. eDocs-Express™ solves that by allowing lenders to outsource their documentation needs.

eDocs-Express is a complete online solution: the talented, experienced loan officers and compliance folks at eDocs-Express draw all the necessary loan documents, using Harland's LaserPro™ software, and send them electronically back to the credit union. Each document set carries the traditional LaserPro™ guarantee and is completed in about a day. As a bonus, the credit union has 24/7 online access to the eDocs-Express Processing Extranet for tracking jobs, viewing documents and reading reports. And because eDocs-Express bills only for each loan we do, the additional overhead is zero! With this new option, the field of credit unions offering business lending to their members will only increase.

Larry Ellison, President of eDocs-Express, commented, "In talking with fellow credit union managers, it became apparent to me that there was no easy and affordable way for most credit unions to get started with commercial lending. In working with Joanna Bruno and Bob Jett, I think we've found a way to move commercial loan documentation for credit unions into the 21st century with speed, precision and affordability."

About eDocs-Express LLC: eDocs-Express is a combination of the resources and capabilities of three proven industry leaders, West One Credit Union & Financial Group, J.R. Bruno and Associates and Prescient Software. West One provides integrated services to the credit union industry, J.R. Bruno and Associates assists credit unions with every aspect of the small business loan process, and Prescient Software specializes in the application of software and Internet technologies to real world business operations.

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