



FOR IMMEDIATE RELEASE

EDOCS-EXPRESS LOAN DOCUMENTATION OUTSOURCING NOW AVAILABLE

September 23, 2004, Livermore, California.

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

As community banks continue to expand their business lending efforts, some are finding the cost of training and hiring a full processing staff prohibitive, while others have more work than their loan processors can handle. Without an affordable solution, many departments are becoming bogged down and leaving their borrowers out in the cold! 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 bank. Each document set carries the traditional LaserPro™ guarantee and is completed in about a day. As a bonus, the bank 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 banks offering business lending to their communities will only increase.

Larry Ellison, President of eDocs-Express, commented, "In talking with Chief Credit Officers, it became apparent to me that there was no easy and affordable way for most banks to handle commercial lending overflow. In working with Joanna Bruno and Bob Jett, I think we've found a way to move commercial loan documentation for banks 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 Financial Group, J.R. Bruno and Associates and Prescient Software. West One provides integrated services to the non-bank lending industry, J.R. Bruno and Associates assists banks with every aspect of the SBA loan process, and Prescient Software specializes in the application of software and Internet technologies to real world business operations.

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