



News Release

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National Mortgage Alliance Receives Upfront Mortgage Lender Certification

*Online lender's open and honest communications with customers
recognized by Jack Guttentag, the Mortgage Professor*

ATLANTA, February 20, 2007 - National Mortgage Alliance, a rapidly growing online mortgage lender, today announced that it has been awarded the Upfront Mortgage Lender designation by Jack Guttentag, Professor of Finance Emeritus at the Wharton School of the University of Pennsylvania.

Guttentag, who publishes the www.MtgProfessor.com web site and is a well-known writer on mortgage issues for consumers, awards the Upfront Mortgage Lender (UML) designation to lenders that meet rigorous requirements for open and honest communication with borrowers.

The UML program is designed to help consumers make informed decisions about their home financing options. The program requires that lenders meet the following criteria in order to qualify as an Upfront Mortgage Lender:

- Provide quick access to information on market niches the lender prices online
- Disclose all lender fees, including points, origination fees, and any fixed-dollar fees, and guarantee them to closing
- Disclose all third party fees with the best estimates possible, indicating which if any are guaranteed
- Provide a clear explanation of rate lock requirements, and disclose them prominently
- Disclose all the information about Adjustable Rate Mortgage (ARMs) needed by shoppers to make intelligent decisions
- Informs borrowers if its loan officers are compensated in a way that gives them a financial incentive to overcharge the borrower

"National Mortgage Alliance is pleased to be a part of the Upfront Mortgage Lender program," commented Dennis Meroney, president of National Mortgage Alliance. "This designation affirms our commitment to providing a positive experience for borrowers, and our belief that consumers should be educated and knowledgeable about the loan products available to them."

About National Mortgage Alliance

National Mortgage Alliance (www.NationalMortgageAlliance.com) is a rapidly growing online mortgage lender. Established in 2004, the company offers mortgages and home financing in all 50 states and the District of Columbia. As a division of the FDIC-insured Georgia Banking Company (www.geobanking.com), National Mortgage Alliance is part of a professional organization that emphasizes honesty and integrity above profit and return on investment. National Mortgage Alliance is an Equal Housing Lender.

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