



PRESS RELEASE

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PCLender and Mortgage Capital Trading Integrate Solutions and Services

SAN DIEGO, Calif, April 17, 2017 – Mortgage Capital Trading, Inc. (MCT), a leading mortgage hedge advisory and secondary marketing technology firm, announced that it has completed an integration between its secondary marketing solution and PCLender's loan origination system (LOS). The integration seamlessly transmits critical hedge pipeline data, saving time and enhancing information security.

Spence Killam, director of operations and principle at Millenium Home Mortgage, a long time user of MCT and PCLender, lauds the new integration stating: "The integration gives me confidence that my trader has the best data at hand to help ensure my hedge position and maximize my profitability. I am thrilled that my LOS and Hedge Firm proactively allocate resources to develop technology to provide us with better service."

The integration enables mutual lender clients to streamline an otherwise manual data transfer process, allowing them to pass and populate loan details from PCLender's LOS to MCT's hedge model. It reduces the risk of market movement and ensures the optimization of mutual clients' hedge positions.

"We are excited to offer this new integration to lenders that are utilizing our secondary marketing advisory services and PCLender's LOS," said Chris Anderson, chief administrative officer at MCT. "Developing integrations with mortgage technology platforms in order to provide the best service to our clients is paramount to MCT's mission."

Lionel Urban, Chief Executive Officer of PCLender, LLC supports this next generation integration stating "Standardizing data integrations is valuable to lenders because they can then focus their Business Analysts and IT resources on other projects. We believe MCT is a leader in the secondary marketing services and look forward to streamlining operations for our mutual customers."

About MCT:

Mortgage Capital Trading, Inc. (MCT) is a capital markets-focused risk management and advisory services company providing capital markets services and software to clients engaged in the secondary mortgage market. Founded in San Diego, California in May 2001, the company has

expanded to include operations offices in Philadelphia, Dallas and Santa Rosa. MCT is a recognized leader in the industry and currently supports more than 150 clients on the HALO (Hedging And Loan sales Optimization) Program. The company also develops and supports MCT*live!*[™], an award-winning real-time, trading and best-execution secondary marketing platform. MCT's LockCentral[™] is the industry's largest outsourced centralized lock desk service. In addition, MCT offers a suite of tools and supporting guidance for MSR needs. For more information, visit www.mct-trading.com or call (619) 543-5111.

About PCLender:

PCLender delivers simple, elegant, internet-based mortgage solutions for community banks, credit unions and mortgage bankers. With a proven record of providing immediate return on investment, PCLender is the most comprehensive SAAS solution available. Owned and operated by mortgage banking executives, PCLender collaborates closely with lenders to meet their needs in the constantly changing world of mortgage lending. For more information on PCLender, visit www.pclender.com.