



300 West Wieuca Road, Building One, Suite 300, Atlanta, Georgia 30342 www.williammills.com 678-781-7200 FAX 678-781-7239

NEWS RELEASE

FOR IMMEDIATE RELEASE

CONTACTS:

Charlyne H. McWilliams/Nneka Egwuatu
Media Contacts for MDMC
301.933.5567/678.781.7229

MDMC Reveals People QSM Program

--National due diligence firm introduces program to attract and maintain quality personnel--

BOSTON, Oct. 15, 2007 – MDMC, a national due diligence and Freddie Mac/Fannie Mae securitization provider, announced at MBA's 94th Annual Convention & Expo 2007 that it has created People QSM, a proprietary program emphasizing employee excellence, quality and retention. A four-element program and a component of MDMC's Quality ONETM initiative, People Q provides clients with a review process that is based on the highest quality and service.

MDMC quality managers use the Quality ONE system to grade loans completed by each underwriter based on 15 categories. This process provides MDMC staff with immediate feedback on the quality of their review, areas of improvement are identified and the staff is given monetary incentives if they continually meet high quality and production scores.

People Q is a prequel to the Quality One program. It moves the employee excellence, quality process and grading to the point of hire to ensure that underwriters meet MDMC's quality standards.

As a leading due diligence agency, MDMC processes a vast number of résumés from interested applicants each week. In People Q, the company strategically developed a multi-level process to increase consistency between an applicant's initial qualification submission and the actual skill set. The process starts with a profile to be completed by the applicant detailing his/her experience, skills and goals as well as an assessment of the applicant's qualifications prior to an actual interview. If the candidate's profile meets MDMC's hiring requirements, the company schedules an interview, conducts an extensive background check and gives the candidate an underwriting test. Candidates must meet or exceed minimum background score and test score requirements to be considered for employment.

"While many companies solely address productivity, MDMC – through its People Q program – addresses quality and productivity hand in hand, resulting in a rewarding situation for

-MORE-

everyone involved,” Theresa Custer, managing director of operations for MDMC, explained. “Clients are satisfied with the high quality work received, and employees are satisfied with the immediate feedback, constant communication and incentives received.”

MDMC developed and consistently uses extensive training and retention measures for employees to enhance employees’ overall skill set and increase overall quality provided to its clients. People Q is a unique program that exceeds traditional efforts to hire quality, highly skilled employees.

“We spend time with our underwriters once they are hired going through what we call Underwriting Philosophy 101,” Custer explained. “A lot of underwriters who are newer to the market are accustomed to using automated underwriting systems. They are used to data entry and ensuring conditions have been met. Today’s market demands the good old fashioned underwriting philosophy. Our customers expect us to thoroughly evaluate their loans and look at the overall big picture.

MDMC employees gain feedback through constant communication. “Every single day the management team reviews a minimum of 10 percent of each underwriter’s loans through the Quality One process,” Custer said. “The reports allow the underwriter to receive immediate feedback via e-mail with their Quality One score and detailed commentary on each of the 15 categories they were rated on.

Custer also commented on People Q’s assessment measures. “MDMC is able to pull reports globally, helping us determine training needs, staff placement and performance planning for our underwriters,” she added.

The success of MDMC’s People Q program is an example of the company’s continued commitment to quality in every aspect of its business.

About MDMC

Founded in 1992, MDMC provides a wide array of mortgage loan analysis services for both servicing and loan portfolios. MDMC has employees located in its Sussex, Wis. Headquarters, a Las Vegas operations center, and traveling underwriters who conduct on-site due diligence reviews. MDMC uses proprietary systems, proven methods, its experience and a host of industry tools to accurately assess a client’s portfolio and provide customized solutions based on their individual needs.

For more information about MDMC or its services visit the company’s new Web site www.mdmc.com.

###