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NEWS FOR
IMMEDIATE
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**EXETER FINANCE CORP[®] EXPANDS USE OF
CMSI'S CREDIT PROCESSING SOLUTION**

Additional functionality will support Exeter's continued growth

COLUMBIA, MD, February 6, 2009 – Credit Management Solutions (CMSI), a leading provider of credit automation systems for all types of consumer lending, announced today that Exeter Finance Corp. has expanded its use of CMSI's Origenate[®] credit processing system to support the growth of their auto lending enterprise.

Based in Irving, Texas, Exeter Finance Corp. is a specialty auto finance company serving select franchised dealers located throughout the United States. After an extensive search that involved reviewing several credit systems, Exeter selected Origenate to support their indirect auto finance business model. "We chose to partner with CMSI because they offered a high performance, flexible solution, and they could get us up and running quickly and add incremental functionality on our timetable," said Richard Frunzi, Chief Operating Officer of Exeter Finance Corp.

CMSI's solution automates the entire indirect loan origination process, beginning with receipt of applications from automobile dealers and moving through retrieval of credit reports, scoring applications, return of decisions to the originating dealers and loan booking. Key factors in Exeter's selection of Origenate were the ability to support a complex workflow and custom scorecards, as well as integration with their existing servicing provider and dealer-to-lender communication capabilities from DealerTrack[™].

Exeter began processing vehicle loan applications through Origenate in May of 2008 and has been operating its business in several markets across the nation. Now, Exeter is completing a planned Phase 2 with the implementation of Origenate's electronic contract processing functionality. This additional automation, which makes the process virtually paperless, will allow them to further streamline their workflow and more efficiently service their dealer customers.

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Part of Exeter's unique requirements for electronic contract processing involved the creation of sophisticated custom verification screens. CMSI and Exeter worked together to develop these screens and other tailored workflow processes. According to Mr. Frunzi, CMSI provided the combination of industry knowledge and system functionality Exeter needed to accommodate their business model and growth plans. "From the president on down, they're a great company to work with," he said.

"Exeter is a visionary user of CMSI's solutions. We're very pleased to be teaming with them in their expanded use of our products," said Chip Riordan, President of CMSI.

About CMSI

With over two decades of industry leadership, CMSI is a premier provider of advanced credit automation solutions that handle the processing and decisioning of all types of consumer credit. Using web-based, open-systems technology, these solutions also provide integration with popular application aggregators, client web sites, major fraud and ID verification providers, and loan servicing solutions, as well as the major credit bureaus. Additionally, CMSI provides support for advanced eContracting and other electronic document technologies. The choice of many of North America's largest lending institutions and other organizations; CMSI offers its portfolio of products on a transaction basis or through a traditional software license. For more information, visit www.cmsinc.com or call 800-777-2674.

About Exeter Finance Corp.

Exeter Finance Corp. is a specialty auto finance company engaged in purchasing and servicing auto finance contracts from select franchised auto dealers throughout the United States. Exeter Finance Corp was founded in 2006, and is headquartered in Irving, Texas. For more information, visit www.exeterfinance.com or call 214-572-8276.

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