

## **NEWS FOR IMMEDIATE RELEASE**

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## EXETER FINANCE CORP SELECTS CMSI, A FIRST ADVANTAGE COMPANY, TO SUPPORT INDIRECT AUTOMOTIVE LENDING EXPANSION

-Origenate Software to Play Key Role in Expansion of Automotive Lending Operations-

COLUMBIA, Md., March 11, 2008 – Credit Management Solutions, Inc. (CMSI), a leading provider of credit automation systems for all types of consumer lending, today announced that Exeter Finance Corp has selected the Origenate® credit processing system to support the expansion of its automotive lending operations.

Based in Dallas, Texas, Exeter is a sub-prime auto finance company serving select franchised dealers. A portfolio company of Navigation Capital Partners, Exeter plans to expand in certain markets in the U.S. this year with the support of an announced investment of up to \$60 million by the firm. To increase its efficiency and effectiveness during this expansion, the finance company sought a technology solution that would allow it to boost productivity and decrease decision time on applications coming from its automobile dealer customers.

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. In addition to the system's functionality, a key factor in Exeter's selection of Origenate was its integration with the dealer-to-lender communication capabilities from DealerTrack™, a leading provider of on-demand software and data solutions for the U.S. automotive and related industries.

"This integration provides the seamless end-to-end automation of the indirect loan process that we need to support our aggressive expansion and growth strategy," said Richard Frunzi, chief operating officer of Exeter Finance Corp.

In addition, Exeter recognized its need for a true Web-based solution capable of handling the growing volume of automated decisions and applications for traditional underwriting with an integrated workflow to support contract processing and integration with the company's loan servicing system. "CMSI demonstrated the flexibility and scalability of the Origenate solution, and with the Application Service Provider (ASP) approach offered an accelerated system implementation that doesn't require an up-front investment in hardware or the dedication of significant resources," Frunzi said. "We can get up and running quickly, and choose to continue using the software in ASP mode or move it inhouse as our business expands."

## About CMSI

CMSI, a wholly-owned subsidiary of First Advantage Corporation (NASDAQ: FADV), is a premier provider of end-to-end credit automation software and services including flexible credit processing software, e-contracting and electronic connectivity to credit bureaus and title, appraisal and flood vendors. Available in both traditional software license and ASP versions, CMSI's credit origination systems have been the choice of many of North America's largest lending institutions and other organizations for automating the processing and decisioning of all types of consumer credit. For more information, visit www.cmsinc.com, or call 800-777-2674.

First Advantage Corporation (NASDAQ: FADV) provides innovative products and services that mitigate risk by helping businesses, non-profit organizations and government agencies make more informed decisions. Headquartered in Poway, Calif., the company has 4,700 employees in 10 countries that support over 90,000 clients globally. More information about First Advantage is available at <a href="https://www.FADV.com">www.FADV.com</a>.

## **About Exeter Finance Corp**

Exeter Finance Corp is a non-prime auto finance company specializing in purchasing and servicing of 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 469-499-5013.

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