



## **MindBox Technology Powers 'WRAPS' Automated Risk Analysis Scoring System; Drives Investor QC from 45 Days to 45 Hours**

*Automated Quality Control System Allows Investors to Replace Manual Reviews of Loan Portfolios; Built on ARTEnterprise Backbone*

**MBA National Secondary Market Conference, Chicago IL – May 8, 2006 – MDA** MindBox® Inc, a leader in information solutions for automating complex business and decision processes, announced today that its *ARTEnterprise* decisioning technology is powering the industry's first 100 percent automated risk analysis system – the Walzak Risk Analysis Process Score (WRAPS).

The WRAPS predictive scoring model can be used by lenders and investors to replace manual quality control reviews and due diligence for evaluation and pricing of loans within a portfolio – reducing to 45 hours what used to take up to 45 days. The patent-pending risk model was built entirely within MindBox's award-winning *ARTEnterprise* decisioning software system by MindBox's software engineers.

MindBox's *ARTEnterprise* software and the WRAPS scoring model will be on display in MindBox booth #310 at the MBA's National Secondary Market Conference & Expo, May 7-10, at the Hilton Chicago.

"Evaluating and pricing loans for an investment portfolio is a labor-intensive and expensive process," said Rich Barfus, President and CEO of MindBox. "The WRAPS system is a breakthrough in that it automatically goes out and validates 1003 data against outside sources and generates an easy-to-read report and a single numerical score that we can use to compare and price loan investments. It speeds the analysis process and removes a source of considerable investment risk."

### **How it Works**

MindBox's *ARTEnterprise* technology integrates numerous outside data providers and various rules-based processing into one streamlined, efficient system that calculates a standardized investment risk score. Each loan in a portfolio is automatically analyzed against independent data to find potential fraudulent or inconsistent information in six

areas: credit, appraised value, regulatory compliance, title, borrower income and general fraud. The system also checks calculations and other variations from policy and procedure requirements.

“We feel it is time for a system like WRAPS to become the new standard for operational risk assessment. It provides an automated and quantifiable alternative to the highly subjective manual review process used in mortgage investing today,” said Rebecca Walzak, President and CEO of Walzak Risk Analysis LLC. “WRAPS can complete a 100 percent due diligence or QC review in less than 45 hours rather than the usual 45 days. It is also the necessary next step toward a true e-mortgage environment.”

#### **About Walzak Risk Analysis LLC.**

Walzak Risk Analysis, LLC is an organization focused on providing a standardized quantification method to replace the existing process which is subjective, costly and time consuming. Walzak Risk Analysis provides solutions that automate and evaluate risks commonly associated with manual control processes. More information can be obtained by contacting [Rwalzak@WalzakRisk.com](mailto:Rwalzak@WalzakRisk.com) or [Rchernin@WalzakRisk.com](mailto:Rchernin@WalzakRisk.com) or by calling (561) 367-7333.

#### **About MDA MindBox, Inc.**

MindBox® is an information solutions company focused on financial services organizations. MindBox provides solutions that leverage company and industry best practices in order to automate common lending practices such as underwriting, pricing, product best fit, deal structuring, debt reparation and cross sell across multiple origination channels. The company's products and services have a proven track record of reducing cost and increasing revenue by automating knowledge-intensive business processes using sophisticated decisioning systems and award-winning rule and case-based reasoning software.

MindBox technology integrates internet interfaces and other client contact channels with back-end business operations into one streamlined, efficient system that provides individually-tailored, optimized customer interactions. More information can be found by visiting [www.mindbox.com](http://www.mindbox.com) or by calling (877) 650-MIND (6463).

#### **About MDA**

MDA provides advanced information solutions that capture and process vast amounts of data, produce essential information, and improve the decision making and operational performance of business and government organizations worldwide.

Focused on markets and customers with strong repeat business potential, MDA delivers a broad spectrum of earth and space based information solutions, ranging from complex operational systems, to tailored information services, to electronic information products.

MDA employs more than 2,700 people in locations across the United States, the United Kingdom, and Canada. The Company's common shares trade on the Toronto Stock Exchange under the symbol [TSX:MDA](http://TSX:MDA).

#### **Related Web sites:**

[www.mdacorporation.com](http://www.mdacorporation.com)  
[www.mindbox.com](http://www.mindbox.com)

# # #

© 2006 MDA MindBox Inc. All rights reserved. MindBox® is a registered trademark of MindBox. All other trademarks and company and product names are property of their respective owners.

**Media Contacts:**

Marie Clark  
Rocket Science PR, for MindBox  
(415) 464-8110 x4  
marie@rocketscience.com