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Option One/H&R Block Mortgage Opts For MindBox Technology to Automatically Customize Mortgage Loans

*MindBox Powers Option One's DealMaker System;
Structures Individualized Loans Based on Customer Preferences*

Greenbrae, Calif., March 6, 2006 – MDA MindBox® Inc, a leader in solutions for automating complex business and decision processes, today announced that Option One/H&R Block Mortgage Corporation has selected MindBox's *ARTOptimize* product suite to build its DealMaker System for automating real time structuring of mortgage loans based on customer preferences. DealMaker will automatically evaluate and respond to all loan requests processed through their point-of-sale (POS) system by retail loan officers.

"Since Option One/H&R Block originates both prime and non-prime loans through a nationwide network of retail branches, it's critical that we provide our loan officers with tools to determine and price the available options quickly and accurately in order to close the deal." said Bill Kaiser, Vice President, Business Solutions of Option One Mortgage. "With the MindBox DealMaker system, we can now structure tailored loan packages based upon the specific needs of the borrower – and do it in real time while they wait. Our loan officers love it!"

MindBox is delivering the DealMaker system by using its *ARTOptimize* component to deliver a best fit analysis engine, with dynamic deal structuring features. The system will dynamically evaluate each individual loan applicant and then structure multiple deal alternatives that seek to satisfy their specific requirements and motivations. The *ARTOptimize*-based DealMaker uses existing borrower profile (e.g., loan and credit data) to determine which loan products might be saleable to the consumer. The system selects and evaluates a wide range of products driven by the motivations and preferences of the borrower – checking the application against loan guidelines as well as considering compensating factors and tolerances for various financial scenarios. DealMaker will propose modifications and alternatives to an initial deal in an effort to make available the best product and rate available -- determining how to structure that loan in terms of points, rate, term, down payment, debt consolidation, cash out (where applicable), and additional lien positions. The system is able to handle modifications of loan/cash out amount and loan-to-value ratios in order to find a product and structure a deal for which the consumer is eligible. Finally, DealMaker determines the maximum loan amount for which a borrower is eligible.

Option One chose MindBox and the *ARTOptimize* solution based its ability to address key business needs:

- Automate the structuring of a deal tailored to an individual borrower's specific requirements, based on credit scoring, pricing parameters and company strategies.
- Eliminate the need to require software development to manage and maintain the rules and guidelines that govern loan policies and approval criteria, instead managing this rule maintenance through business systems analysts.

Option One's new DealMaker system also allows loan officers to play "what if" scenarios to help arrive at the best loan solution. Using various levels of borrower information, the DealMaker system generates valid, fully priced proposals. These loan proposals take into account customer objectives such as rate reduction, cash out, debt consolidation, down payments and closing costs. DealMaker also contains a debt management service which allows the loan officer to plan the best credit scenario for their borrower. The DealMaker system is currently being used by retail channel loan officers and was recently expanded to the internet for use by H&R Block customers and tax professionals.

Founded in 1992, Irvine, Calif.-based Option One Mortgage Corporation originates and acquires nonprime residential mortgage products through a national network of brokers and lenders. Option One also services and sub-services nonprime mortgage loans, with more than \$82 billion under management as of Nov. 30, 2005. Additionally, it markets a variety of direct-to-consumer mortgage products nationwide through its wholly owned subsidiary, H&R Block Mortgage Corporation. Option One employs more than 5,000 associates.

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 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://www.tse.com).

Related Web sites:

www.mdacorporation.com

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