



PRESS RELEASE

For immediate release

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Ernst, eLynx Link Systems to Enable Faster, More Compliant and Accurate Mortgage Closings

Lenders, settlement agents and borrowers are all winners as technology giants link platforms

ALBANY, NY and CINCINNATI, OH—March 08, 2016—Ernst Publishing Company, the leading provider of technology and closing cost data information for the real estate and home finance mortgage industries for the past 26 years, and eLynx, the pioneer and leader in on-demand compliance services for Data-Validated MortgagesSM, have linked their software systems to enable lenders and settlement agents to close mortgage loans more accurately, quickly and compliantly, to the ultimate benefit of consumers.

The alliance creates a tighter integration between Ernst's Settlement Agent Gateway, a collaborative fee management system that guarantees TRID compliant fees for both lenders and settlement agents, and eLynx's Electronic Closing Network (eCN). eCN gives lenders transparency and control of the closing process while significantly reducing the risk of loss due to fraud and non-compliance. Both platforms were built according to Mortgage Industry Standards Maintenance Organization (MISMO) data standards.

"This is a perfect fit for both companies and delivers a huge benefit to both eLynx customers and our own," said Gregory E. Teal, president and chief executive officer of Ernst Publishing. "We've spent the last 26 years creating software and systems that provide guaranteed accurate mortgage closing cost fees to lenders. And eLynx's eCN platform is one of the best vendor management systems for closing agents. Together, we now offer a complete solution that removes the compliance pain from the closing process at the same time it guards against fraud and improves the borrower's overall experience."

"Today, eCN gives lenders the confidence to work with over 100,000 registered closing professionals, the largest verified network of closing attorneys, partners and agents," said Andy Crisenbery, senior vice president of business operations for eLynx. "By incorporating Ernst's closing cost data to eCN, lenders now have easy access to guaranteed accurate fees long before the deal approaches the closing table. This is a very strong alliance that offers significant benefits to loan originators and their partners."

By linking their platforms, the two companies now provide the following benefits:

To Lenders:

- Third-party vendor management is vastly simplified with eCN
- Guaranteed accurate fees are available from the first disclosure through closing
- Local business referral networks are protected from compliance concerns
- Lenders can work effortlessly with tens of thousands of settlement agents across the country
- Ability to negotiate with agents and approve fees ahead of the loan estimate

To Settlement Agents:

- Protects their businesses by allowing them to deliver certified accurate fees to lenders
- Manage fees anytime with granular geographic and loan level controls
- Know which lenders are considering your company when they pull your fee data
- Gain access to a huge network of originators, including the nation's largest

About eLynx

eLynx, a portfolio company of American Capital, Ltd. (NASDAQ: ACAS), helps customers in the financial services and real estate industries capture and manage documents and associated data electronically throughout the document life cycle, ensuring compliance with industry regulations, reducing costs, improving workflow efficiency, and automating paper-intensive processes. The company's Expedite® cloud-based platform and network supports a comprehensive suite of on-demand document collaboration, distribution, and connectivity services that can be deployed independently or as a fully integrated end-to-end paperless lending solution. eLynx serves hundreds of financial institutions, including 25 of the top 50 U.S. banks and maintains the largest and most comprehensive database of validated real estate agents in the U.S. The company was founded in 1994 and is headquartered in Cincinnati, Ohio. It has offices and redundant data and print centers in Cincinnati and Beaverton, Oregon. For more information, visit www.elynx.com.

About the Ernst Publishing Company

The Ernst Publishing Company has been the leading authority on land recording requirements for more than two decades. In fact, Ernst's recording fee, transfer tax and title data have been integrated throughout the title and lending industries. Legal requirements have made accurate recording fees and taxes for recording documents more important than ever. Ernst excels at creating solutions for their clients to manage not just those fees—but also all vendor fees—with unparalleled precision. As a company, our goal is simple: Empower clients to not only meet CFPB's new compliance regulations for the Loan Estimate, but set the industry standard for client satisfaction, an attainable goal due to our patented technology, impeccable data standards, expertise at creating custom solutions, and network of partners. Ernst's patented solutions are trusted and used by 9 of the nation's top 10 mortgage servicers, all 5 of the top title underwriters and 9 out of 10 mortgage originators nationwide, including 9 of the 10 largest banks.

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