



*“Because quality loans come from  
quality lenders.”*

The Prieston Group  
65 Mitchell Boulevard  
First Floor  
San Rafael, CA 94903  
800.523.7713  
[www.priestongroup.com](http://www.priestongroup.com)

# Press Release

Contact: Carleton Prince  
Phone: 800.523.7713 x106

FOR IMMEDIATE RELEASE

## THE PRIESTON GROUP AND APINTELLIGENCE DEVELOP JOINT PROGRAM FOR ENHANCED MORTGAGE FRAUD INSURANCE.

**San Rafael, CA – October 18** – The Prieston Group (TPG) announced today that the company has chosen ApplIntelligence, Inc. as its partner in a new preferred mortgage fraud insurance product called DISSCO<sup>TPG</sup> and is acknowledging ApplIntelligence’s ongoing commitment to the fight against mortgage fraud.

The result of this new relationship will be an enriched version of ApplIntelligence’s DISSCO<sup>TM</sup> front-end fraud detection and prevention product. DISSCO<sup>TPG</sup> extends DISSCO’s loan-level data integrity tools with the addition of TPG’s Mortgage Assurance Solutions<sup>TM</sup> -- the industry’s only fully integrated suite of mortgage fraud protection, mitigation, and indemnification services.

Loans that meet certain threshold scores on DISSCO and are insured by TPG’s Lender Representation & Warranty Insurance<sup>TM</sup> coverage will receive preferred pricing on insurance premiums.

“This solution,” said Prieston, “is a reflection of our campaign to encourage the use of fraud prevention tools and the adoption of quality lending processes.”

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According to TPG analyses, the market is ready for such a solution. Said Prieston, “Based on the experiences that our clients have shared with us, as well as on a comprehensive survey we’ve been conducting among our client base, we’ve shown that AppIntelligence’s DISSCO can reduce fraud. This product combination can in turn reduce our severity rates on claims. And that can result in a significant savings we can pass along to our clients.”

Similar savings can accrue to AppIntelligence clients who use the enhanced DISSCO<sup>TPG</sup> product. Stephen Gott, Chairman and CEO of AppIntelligence, said, “We have known that TPG’s solutions – their insurance, due diligence, and legal and loss mitigation services, along with their consulting and educational programs, have set the standard for the industry. So we are delighted to partner with TPG and to offer our clients this unique and powerful new tool.” Mr. Gott continued, “Partnering with TPG is an additional validation that our product has a direct effect on fraud reduction, and we are proud to be recognized in this way for our commitment to this critical area of the industry.”

TPG’s survey reveals that while automated technology-based products can be effective in reducing fraud, the real payoff for a lender comes when those tools are supported by sound quality control procedures, best business practices, and a commitment to the standards of quality lending.

“The costs of fraud can be significant, both in terms of damage to a company’s finances as well as damage to its reputation,” noted Gott. “DISSCO<sup>TPG</sup>, however, provides comprehensive protection. And the insurance coverage available as part of the solution is unique in the industry.”

“The point of such coverage,” Prieston added, “is to bring value to our customers. We work closely with them to understand their needs and their challenges. This insurance is uniquely customized to their business, which is why it works so well. Insurance products are simply not standard.”

DISSCO<sup>TPG</sup> will offer new AppIntelligence customers a proven enhancement that fits seamlessly into their standard interface. This product offers new TPG customers the opportunity to take advantage of industry-proven automated fraud detection tool suites to enhance their quality control processes at the loan level.

DISSCO<sup>TPG</sup> is being supported by both AppIntelligence and TPG organizations, so customers interested in the additional leverage available for their fight against mortgage fraud should contact their respective sales or customer service representatives.

### **About AppIntelligence**

AppIntelligence, Inc. is a leader in the detection and resolution of data integrity, risk management, and fraud. The company is the first mortgage technology services provider to offer Web-based real time data integrity fraud filter systems, including an electronic predatory lending compliance system. During the past eight years, AppIntelligence's fraud detection systems and personnel have reviewed some of the largest fraud cases in the mortgage lending industry. The company has provided fraud training for the FBI and Mortgage Banking Association, in addition to investor agencies and hundreds of lenders. For more information about AppIntelligence, please visit [www.appintelligence.com](http://www.appintelligence.com).

### **About The Prieston Group**

The Prieston Group offers the only fully integrated suite of mortgage fraud protection, mitigation, and indemnification services in the industry. Called TPG Mortgage Assurance Solutions<sup>TM</sup>, these services provide lender due diligence and data integrity, fraud loss insurance and repurchase protection, and legal consultation for loss mitigation and recovery. Founded in 1986, the company's proprietary Lender Representation & Warranty Insurance<sup>TM</sup> (Pat. Pend.) protects thousands of lenders and over \$50 billion in residential loans to date. TPG has been an industry leader in fighting mortgage fraud, supporting lenders, aggregators, investors, and

issuers, as well as working closely with rating agencies, industry representatives, and government and legislative agencies. For more information about The Prieston Group, please visit [www.priestongroup.com](http://www.priestongroup.com)

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