



FOR IMMEDIATE RELEASE

LTVtrade Expands Advisory Board with Three Industry Veterans

New York City, NY – (September 6, 2013) — LTVtrade® announced today that it has added three new members to its Advisory Board.

“LTVtrade is honored to add notable industry veterans to our already esteemed Advisory Board,” stated Dean DiCarlo, President and Founder of LTVtrade. “With the addition of our new Advisory Board members, we not only sharpen our focus on the emerging opportunity of the residential secondary market but also expand our strategic view into other client verticals where LTVtrade’s technology may be applied or licensed.”

Geoff Henton, Principal at GARA Consulting and Capital and a former CIO at the Federal Home Loan Bank, Office of Finance (FHLB-OF); Mike Moore, a former Partner of Residential Mortgages at Hillenbrand Capital and EVP of Financial Markets at the Federal Home Loan Bank of Chicago; and John Muleta, CEO of ATELUM, LLC and a former Wireless Bureau Chief at the FCC have all been added to LTVtrade’s Advisory board.

“LTVtrade’s technology platform has direct applicability for any aggregator buying or selling residential whole loans,” stated Geoff Henton of GARA Capital, “and although LTVtrade was initially created to focus on residential mortgage assets, it is a highly scalable and configurable technology platform and transactional engine that can be applied to many opaque and illiquid asset classes.”

September 6, 2013 marks the five-year anniversary since the government placed into conservatorship the government sponsored enterprises (GSEs) of Fannie Mae and Freddie Mac. And despite much discussion about exiting this business and political posturing, the government is still making nearly 9 of every 10 U.S. mortgage loans today. Many industry experts cite the prolonged indecision at the two institutions and their regulator, the Federal Housing Finance Agency, as stifling innovation and investment in the housing finance industry.

“LTVtrade’s technology will provide many community financial institutions an important way to stay competitive within their respective local markets,” stated Mike Moore, a Financial Markets Expert. “I can envision a day when private label aggregation and distribution networks, utilizing LTVtrade’s innovative technology, replace the burdensome and inefficient Government Sponsored Enterprise model.”



In June of 2013, U.S. Sens. Mark Warner (D-VA) and Bob Corker (R-TN) introduced legislation to reform America’s housing finance system by replacing Fannie Mae and Freddie Mac with “a streamlined, privately-capitalized system that preserves market liquidity and protects taxpayers from bailouts during any future economic downturns.”

In July of 2013, the Protecting American Taxpayers and Homeowners Act (PATH Act), H.R. 2767, a bill that would “create a sustainable housing finance system” and “ensure the American taxpayers no longer have to fund \$200 billion bailouts,” passed the House Financial Services Committee. The lead Sponsor was U.S. Rep. Scott Garrett (R-NJ), Chairman of the Financial Services Subcommittee on Capital Markets and Government-Sponsored Enterprises.

In addition to the new advisors, LTVtrade has extended the term for board directors Chris Kolovos, an Executive at Evinos Corporation and Brian Christie, CEO of Fanaticall, Inc.

Contact:

Jill Totenberg, THE TOTENBERG GROUP

jtotenberg@totenberggroup.com

Tel: (212) 704-0352

About LTVtrade: LTVtrade® seeks to alter the business of residential whole loan mortgage and residential REO trading through the LTVtrade Marketplace - an open, accessible, and transparent, secondary market platform which focuses on meeting the needs of the largest and smallest financial institutions, small local funds and savvy accredited investors. LTVtrade also offers institutions the opportunity to license its technology platform on a private label basis. For additional information on LTVtrade, please visit www.ltvtrade.com.

###