FOR IMMEDIATE RELEASE

The Honorable Michael G. Oxley Joins the LTVtrade Board of Advisors

New York City, NY – (March 8, 2012) — LTVtrade™ announced today that the Honorable Michael G. Oxley has joined its Board of Advisors. Oxley, a former Member of Congress and Chairman of the House Financial Services Committee, joins LTVtrade as it prepares to launch the LTVtrade Marketplace for residential whole loan mortgage and residential Real Estate Owned (REO) trading.

"LTVtrade is honored to have Mike Oxley join our Board of Advisors," said Dean DiCarlo, President and Founder of LTVtrade. "Best known for his co-authorship of the landmark Sarbanes-Oxley Act of 2002, which restored confidence in the capital markets after a series of corporate accounting scandals, LTVtrade looks forward to his input as we work to bring transparency to investors for what has traditionally been an opaque asset class."

Since the start the housing finance crisis in 2006, Americans have lost about $7 trillion in home equity value, approximately 23% or 11.1 million homeowners are underwater on their mortgages, and American taxpayers have spent over $180 billion to date to prop up Fannie Mae and Freddie Mac. Obstacles limiting access to mortgage credit are preventing even creditworthy borrowers from obtaining home loans or refinancing their existing loans.

"American homeowners and investors have experienced painful losses as a result of the housing finance crisis," stated Oxley. "It's clear the housing finance industry needs to move toward a more transparent and accessible environment and LTVtrade intends to be part of the solution to attract private capital and restore confidence in the housing finance market."

According to a report to Congress entitled "Reforming America's Housing Finance Market" and authored by the US Department of the Treasury and the Department of Housing and Urban Development (HUD) and released in 2011, "private markets – subject to strong oversight and standards for consumer and investor protection – will be the primary source of mortgage credit and bear the burden for losses."

Today, Government Sponsored Entities (GSEs), principally FHA and Fannie Mae and Freddie Mac, account for 95 percent of housing finance, have been operating for more than three years in conservatorship under the Federal Housing Finance Agency (FHFA) and, according to FHFA Acting Director Edward J. DeMarco in a letter recently sent to Congress, "with no near-term resolution in sight."

LTVtrade, through its proprietary technology and innovative Marketplace platform, expects to unlock the direct flow of both small and large sources of private capital for residential home loan financing and to help alleviate housing pricing pressures caused by the nation's backlog of REO assets.

For additional information on LTVtrade, please visit www.ltvtrade.com

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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. The LTVtrade™ Services Continuum enhances the trading experience by providing buyers and sellers with access to a network of industry experts and best-in-class service providers.

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