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Avista Solutions Announces Integration with GMAC-RFC's Assetwise Automated Evaluation System

Chicago, IL, October 23, 2006- Avista Solutions, a leading web-based mortgage software provider, announced today that it has completed an integration of its mortgage loan origination software with GMAC-RFC's AssetwiseSM automated evaluation system. Avista has developed the integration for its clients to access Assetwise for loan submissions from the Avista AcceleratorTM Wholesale, Retail and Correspondent mortgage platforms.

"We are very excited about Avista's integration with GMAC-RFC's Assetwise," says Mark Phlieger, CEO of Avista Solutions. "This seamless integration will provide our customers fast and efficient access to one of the mortgage industries leading automated evaluation systems. The service is available now to Avista customers who have an established relationship with GMAC-RFC."

"This integration solution allows our lenders to take advantage of a streamlined method of accessing our Assetwise evaluation system," said Shannon Bins, GMAC-RFC managing director.

The Avista AcceleratorTM origination platform allows users to create loan applications via the internet or import the application from external loan origination software. The platform also allows users to order services such as credit and automated underwriting. This B2B website provides online status, pipeline management, originator/lender loan collaboration and disclosures and closing documents through a 3rd party document service. The lender view allows users access to all of the originator specific services as well as features such as template driven underwriting management. Simple updating of website content for each channel is managed through the user friendly back end administration. This proven technology is designed to streamline the origination process, increase loan production, reduce operating costs, improve customer service, and increase lender profits.

About Avista Solutions

Avista Solutions is a mortgage software company founded on old-fashioned business values. Our web-based mortgage loan origination software has handled over \$252 billion in unique loans and our customers are among the highest rated in the industry for their origination technology. The demand for new mortgage products in a rapidly changing market requires a platform with superior flexibility. Avista Solutions' suite of mortgage lending software provides complete end-to-end solutions that can be rapidly implemented for conforming, Alt-A, and sub-prime products, across all origination channels. For more information about the innovative products Avista has to offer, please call (803) 788-4936, or visit us on the web at www.avistasolutions.com.

About GMAC-RFC

GMAC-RFC is one of the nation's leading warehouse lenders and private mortgage conduits serving correspondent lenders, financial institutions and institutional investors. The company offers warehouse lending (collateralized lines of credit), acquires residential mortgages in the secondary market, and creates mortgage-backed securities and whole loan portfolios as investments. GMAC-RFC (<http://www.gmacrfc.com>), is one of Residential Capital Corporation's (ResCap) diversified businesses focused on the residential real estate market in the United States. ResCap's diversified lines of business include residential mortgage banking, home services, residential construction finance, timeshare resort finance, healthcare finance and consumer banking. ResCap is an indirect wholly owned subsidiary of GMAC Financial Services (GMAC LLC). For more information about ResCap, visit <http://www.rescapholdings.com>.

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