

CORPORATE PROFILE

FirstAgain LLC is an online consumer finance company that offers innovative financial products to individuals with excellent credit. The company is the first and only consumer lender to provide a completely virtual loan experience, from application processing to document signing, loan funding and servicing. The result is a unique, hassle-free lending experience that is unlike any other. Customers can apply in a matter of minutes, be approved, and have their loan proceeds in their accounts by the end of the day. There are no down payment requirements, fees, prepayment penalties, or liens. Operating nationwide and offering the AnythingLoan, FirstAgain provides a fast and exceptionally convenient consumer loan experience.

The AnythingLoan – for Absolutely Anything

FirstAgain's AnythingLoan is the nation's first and only completely paperless consumer loan and can be used for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares, loan refinancing, and anything else. The loan experience is fast and convenient, offering same-day funding along with highly competitive rates and loan amounts from \$10,000 to \$100,000. With the AnythingLoan, customers receive:

- A fast, easy online loan application – and approval in minutes
- Same-day funding directly into the account of their choice
- An unsecured loan that does not require the pledging of assets
- The ability to own their purchases lien free
- Loan amounts from \$10,000 to \$100,000
- Competitive, fixed-interest rates as low as 5.99%*
- A loan with no fees, down payments or prepayment penalties
- The best loan experience - guaranteed

** Rates vary by loan purpose, amount and term, and are subject to change without notice. For the most current interest rate information, please visit www.FirstAgain.com/rates.*

Five-Star Customer Satisfaction Rating

FirstAgain has achieved a five-star customer satisfaction rating with the nation's number one lending exchange marketplace. The marketplace allows individuals with excellent credit to experience FirstAgain's unique AnythingLoan. FirstAgain's five-star, lifetime customer satisfaction rating is in the top one percent of all marketplace partners and it is the only five-star rating for a non-mortgage lender. The company received the highest lifetime customer satisfaction rating of five stars for overall customer experience, fees and closing costs, responsiveness and customer service.

Environmentally Friendly – Plants Tree with Every Loan

Through a partnership with American Forests, FirstAgain ensures that a tree is planted for every loan that the company funds. The 'Plant a Tree with Every Loan' program is the latest of FirstAgain's efforts to maintain an eco-friendly business that gives back to the community it serves. With FirstAgain's tree planting program, American Forests plants a tree in one of the country's fragile habitats that are under restoration. In addition to the tree planting program, the company also proactively participates in recycling initiatives, uses eco-friendly products, and reimburses employees who take public transportation to and from work.

An Experienced and Proven Management Team

FirstAgain was founded by Gary Miller and Dave Zeller -- the same individuals who previously founded PeopleFirst, which became the nation's largest online auto lender prior to its sale to Capital One in 2001. Gary, Dave and Randy Ellspermann are the company's three operating managers and together bring more than 70 years of financial management experience as well as a proven track record to FirstAgain.

Gary J. Miller – Cofounder and Chief Executive Officer

Gary Miller cofounded FirstAgain and serves as its CEO. Prior to FirstAgain, he was the cofounder and CEO of PeopleFirst, which became the nation's largest online auto lender.

Prior to PeopleFirst, Gary was a managing director and head of the asset finance group of Financial Security Assurance ('FSA'), a major New York-based corporate bond insurer. In his role, he evaluated the lending operations and loan credit quality of a host of financial services companies and gained an excellent understanding of the dynamics of consumer loan portfolios. Before FSA, Gary was vice president and head of the asset finance group at Moody's Investors Services, a leading debt rating agency. His career began at Ford Motor Credit Company.

Gary earned both his bachelor's degree and MBA from the University of Michigan.

Dave G. Zeller – Cofounder and Chief Operating Officer

Dave Zeller cofounded FirstAgain and serves as president and COO. He is responsible for overseeing the company's day-to-day operations. Dave also cofounded PeopleFirst and acted as its president and COO until the sale of the company to Capital One in 2001. Following the sale, Dave led the integration process with Capital One.

Dave previously worked in an operational capacity with Bank of America Financial Services and predecessor companies where he was an operational vice president and systems director. He also held positions in the finance office of Ford Motor Credit Company.

Dave earned his bachelor's degree from Georgetown College.

W.R. (Randy) Ellspermann –Chief Financial Officer

Randy is the company's CFO and responsible for strategic, business and financial management of FirstAgain.

Previous to FirstAgain, Randy spent several years as the CFO of PeopleFirst, both before and after its acquisition by Capital One. Randy served three years as CFO of Capital One Auto Finance, one of the largest independent auto finance companies in the U.S. with assets of more than \$20 billion.

Randy has held high-ranking financial positions with Bank of America, Autobytel and Ford Motor Credit Company. Randy earned his bachelor's degree from Purdue University and MBA from the University of Michigan.

Strong Financial Support

Through friends and family, FirstAgain closed \$5 million in initial funding in January 2005. This money was used to develop the necessary infrastructure and information technology platform for the national launch of the Company's product offering.

In September 2006, Merrill Lynch & Co. Inc., through a wholly-owned affiliate, provided FirstAgain with a financial commitment to commence business and lending activities. Concurrent with this investment, another Merrill Lynch affiliate provided FirstAgain with a warehouse lending facility to fund loans to FirstAgain customers.

In January 2008, Arsenal Capital Partners invested \$30 million into FirstAgain. This growth capital is being used to accelerate and expand FirstAgain's consumer lending opportunities.

Contact Us

For more information, please visit www.firstagain.com.

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