

Press Release

Source: FirstAgain, LLC

## FirstAgain and Adoption Media Join Forces to Help Family Building

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### New Resources Commemorate November as Adoption Awareness Month and Infertility Awareness Week

SAN DIEGO, CA and MESA, AZ--(MARKET WIRE)--Nov 1, 2007 -- FirstAgain and Adoption Media, LLC have teamed up to provide loan centers for both adoption and fertility, giving families more options than ever to realize their dreams. Families seeking to expand through adoption or fertility treatment face a number of unique issues. The loan centers will help provide reliable information and resources that are critical yet scarce, to help navigate what is often a daunting process, especially when it comes to financing.

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\*Numbers as of market close 11/5/2008

Both loan centers offer financial support and ideas for families seeking family-building services and treatments, including adoption, fertility treatments, surrogacy and embryo adoption. The sites offer instant access to the FirstAgain paperless AnythingLoan application, as well as tips and tactics for saving money, including information on the Adoption Tax Credit, employer benefits, military benefits, subsidies and grants available to many Americans.

"Adoption.com and FertilityCommunity.com loan centers offer quality information about the entire adoption and fertility process, adding great value," said Todd Nelson, vice president of business development at FirstAgain. "It makes sense for would-be parents to get their financing in place first before they make important commitments."

Adoption expenses range from \$10,000 for a domestic adoption, to more than \$40,000 when going international. In the past, financing options have been limited to home equity, credit cards or high interest personal loans. Home equity loans, a popular choice, are becoming more difficult to obtain these days, and dipping into what should be a nest egg for families may not be the best option. FirstAgain offers the AnythingLoan for people with excellent credit; a low, fixed rate, paperless, unsecured personal loan that can be used to finance all aspects of the adoption process or anything else.

Expenses tied to fertility treatments can range from \$20,000 to more than \$50,000. A number of financing options exist, but consumers need to do their homework before they jump in. Many options start with low teaser rates, but sharply increase if the loan is not paid off within the promotional period. Also, some credit lenders require the use of in-network providers, limiting choice. Since the AnythingLoan can be used for anything, and funds are deposited directly into the consumer's bank account, not the doctor's, the customer has all the control.

"We've been searching for a long time for a lender to address the special needs of our customers," added Dale Gwilliam, President of Adoption Media, LLC. "We're excited to introduce FirstAgain to commemorate November as an important month for building families."

#### About FirstAgain LLC

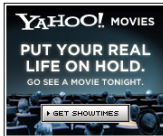
FirstAgain LLC is a financial services company based in San Diego, California. The company's co-founders previously founded PeopleFirst.com, which became the nation's largest online auto lender prior to its sale to Capital One in 2001. Operating nationwide and with financial commitments from Merrill Lynch, FirstAgain provides innovative financial products to individuals with excellent credit. The company's AnythingLoan is the nation's first completely paperless consumer loan and can be used for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares, and loan refinancing. 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. For more information, please visit [www.firstagain.com](http://www.firstagain.com).

#### About Adoption Media, LLC

Adoption Media, LLC, is committed to helping as many children as possible find loving, permanent homes. They provide critical information at the decision-making moment to women facing crisis pregnancies, assist adoptees and birthparents in finding birth families, and help hopeful adoptive parents make adoption dreams come true. They are especially committed to helping special needs children in the U.S. and around the world, who otherwise wouldn't be able to find families. To learn more about adoption, including a photo listing of children awaiting adoption, visit [www.adoption.com](http://www.adoption.com).

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