

Press Release

Source: FirstAgain LLC

FirstAgain Surpasses \$100 Million in Loan Originations and Continues to Gain Market Momentum

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Thousands of Excellent Credit Individuals Embrace AnythingLoan -- Completely Paperless, Unsecured Financing with Low Rates, Same-Day Funding and Superior Lending Experience

SAN DIEGO--(BUSINESS WIRE)--FirstAgain® LLC, an online consumer lender focusing on individuals with excellent credit, has surpassed \$100 million in loan originations while continuing to build market momentum. The company's AnythingLoan, a revolutionary, unsecured loan product that combines low rates with an unparalleled customer experience, continues to gain popularity and is expected to result in triple digit growth in 2008.



The AnythingLoan provides consumers with a convenient, completely online experience for applying, approving, signing, funding and servicing loans ranging from \$7,500 to \$100,000. Customers with excellent credit can use the AnythingLoan for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares, vacation ownerships and marine products. Among FirstAgain's thousands of highly satisfied customers, the

AnythingLoan also has been used to purchase land, install swimming pools, buy horses and airplanes as well as refinance existing loans at more competitive rates.

Customer satisfaction is what brings repeat business to FirstAgain. When Alison and Pat Wilson of Dallas sought financing for an automobile, they researched and then decided upon FirstAgain. "As a young couple, we really appreciated FirstAgain's holistic view of our financial situation and not only credit statistics," says Alison Wilson. "Compared to banks, FirstAgain made the entire loan process really easy. Everything was done online and the money was deposited in our account immediately without any liens. When it came time for us to buy a boat, we returned to FirstAgain without hesitation."

According to Gary Miller, cofounder and CEO of FirstAgain, the overarching goal to deliver the best possible consumer loan experience is driving the company's increased market momentum. "We are relentless in making sure that all our customer touch points are smartly designed and seamlessly delivered, ensuring an extremely positive customer reaction," he says. "Our growing loan volume is a testament to the compelling value of our unique, customer-focused approach to consumer lending."

Recent Federal Reserve statistics estimate the size of the U.S. non-mortgage lending market at approximately \$3 trillion. FirstAgain estimates that consumers with excellent credit comprise approximately one-third of that market or \$1 trillion. Individuals with excellent credit, however, often are treated just like every other customer being subjected to commodity loan products and undifferentiated customer service.

"Financial institutions don't always treat their customers the way they should, which is why I love the touch of human consideration that FirstAgain brings to consumer lending," explains Elizabeth Rowe, group director of banking services for Mercator Advisory Group, the leading independent research and advisory services firm exclusively focused on the payments industry. "The AnythingLoan is the first truly win-win loan product. The vastly improved lending experience gives consumers a much better way to secure financing, which will propel FirstAgain's continued market momentum."

About FirstAgain

FirstAgain LLC is redefining consumer lending for individuals with excellent credit. The San Diego-based company has developed a completely paperless, online experience for applying, approving, signing, funding and servicing unsecured personal loans. FirstAgain's AnythingLoan can be used for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares, vacation ownerships, marine products, loan refinancing and anything else. The AnythingLoan finance amounts range from \$7,500 to \$100,000 with low rates, same-day funding and an unparalleled customer experience. FirstAgain was founded by the pioneering veterans of PeopleFirst, a company which grew into the nation's largest online auto lender prior to its sale to Capital One in 2001. The company operates nationwide and has financial investments from Merrill Lynch and Arsenal Capital Partners. For more information, please visit www.firstagain.com.

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Source: FirstAgain LLC

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