



TCI INTEGRATES CARLETON SMARTCALCS CALCULATION SOFTWARE INTO DECISIONLENDER

November 7, 2005 Hauppauge, New York— Teledata Communications, Inc. a leading provider of automated loan origination and workflow automation software for lenders, has announced that it has reached an agreement with Carleton, Inc. to integrate the Carleton SmartCalcs loan origination and compliance calculation software applications into TCI's DecisionLender, its web-based loan origination and automated processing solution for credit unions, banks, finance companies and other lenders. The Carleton SmartCalcs software is highly regarded for its superior accuracy and flexibility in handling a complex array of computations that enable lenders to improve efficiency and achieve rigid compliance mandates.

"We are pleased that DecisionLender customers will be able to leverage the reliability and accuracy of Carleton's SmartCalcs software," noted TCI president William S. Nass. "The combination of DecisionLender and SmartCalcs will enable our customers to consistently achieve compliance requirements, while enhancing customer service, streamlining workflow and reducing costs."

DecisionLender is considered one of the industry's most comprehensive automated loan origination, processing and decisioning solutions. Upon receiving a loan application, DecisionLender automatically prepares the file for credit analyst review by retrieving credit and product-related valuation data, calculating loan ratios, and evaluating risk against the lending institution's specific criteria. Lenders can also choose the option of having DecisionLender automatically decision loan requests according to the specific parameters of each financial institution.

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As a web-based solution, DecisionLender is extremely flexible and cost-effective. It requires just a basic set-up charge and is available to customers on a pay-per use basis, enabling lenders to manage their resources more effectively.

"The Carleton software and DecisionLender offer a number of synergies that form the basis for a powerful, cost-effective solution for lenders," said Dan Hickey, director of sales and marketing for the South Bend, Indiana-based Carleton, Inc. "We look forward to working with our partner TCI in delivering enhanced reliability and efficiencies to DecisionLender customers."

About TCI

TCI was founded in 1982 and is based in Hauppauge, NY. The company offers a wide range of solutions for lenders that include hardware and software in addition to its leading Web-based loan origination and decisioning solutions. TCI has sold approximately 30,000 licenses for its products nationally. More information is available at www.ticredit.com.

About Carleton

Carleton, Inc. is the country's leading provider of financial calculation software, loan origination compliance support, and document delivery software. Founded in conjunction with the Truth-in-Lending act in the late 1960s, their client list has grown to include most of the major lenders, credit insurance companies, and loan origination software providers in the United States. More information is available at www.carletoninc.com.

