



**Media Contact:**

Dan Hickey  
Carleton, Inc.  
(800) 433-0090 ext. 231  
[www.carletoninc.com](http://www.carletoninc.com)

Kathleen J. Houseman  
MicroBilt Corporation  
(770) 218-4681  
[Kathleen\\_Houseman@microbilt.com](mailto:Kathleen_Houseman@microbilt.com)

## **Carleton, Inc. and MicroBilt Corporation Announce Integration**

**SOUTH BEND, IN – November 27th, 2006** – Carleton Inc., the leading provider of financial calculation software, loan origination compliance support and document delivery software announced today that they have inked a deal to integrate their loan software into CreditCommander.com, which is powered by MicroBilt Corporation.

MicroBilt is certified through and provides interfaces with the three consumer bureaus, commercial bureaus as well as other data providers for tenant screening, pre-employment screening and other decision critical searches. Integration between Carleton's loan origination software as well as document delivery software will provide Creditcommander.com customers with the security of knowing that their loan calculations are accurate and in compliance.

Carleton's SmartCalcs is a suite of lending calculation software components designed for integration into MicroBilt's origination and loan processing systems, providing enterprise wide computational compliance. Their SmartDocs software is the solution for electronic preparation of forms, sales contracts and credit insurance certificates. This document preparation software operates seamlessly with all of Carleton's software applications in order to meet the demands of MicroBilt's customer needs.

"MicroBilt's CreditCommander.com website is an ideal platform for integrating our software," said Pat Ruszkowski, President of Carleton. "Our consumer loan computation and document delivery expertise coupled with the CreditCommander.com credit reporting and decisioning delivery provides an exciting new solution for customers," said Ruszkowski.

"We are pleased to partner with Carleton and provide their expertise to our customers," said Ken Hill, President of MicroBilt. "The Carleton software ensures that all loan computations are accurate and in compliance with all regulations as well as electronically deliver and print all appropriate documents, providing our customers with a proven, fast, and easy-to-use system that will save time and money," said Hill.

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## **About Carleton, Inc.**

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 1960's, 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](http://www.carletoninc.com).

## **About MicroBilt**

MicroBilt, a division of Bristol Investments, Ltd., is the leader in credit bureau data access and retrieval, providing credit, collection and data sources. MicroBilt is certified through and provides interfaces with the three consumer bureaus, Equifax (NYSE: EFX), Experian (London Stock Exchange: GUS) and Trans Union and the two commercial bureaus, D&B and Experian Business as well as eFunds Corporation (NYSE: EFD) and ChoicePoint (NYSE: CPS). This data access is available via the Internet at [www.CreditCommander.com](http://www.CreditCommander.com), a system's integration tool kit, dedicated terminals and dial-up software. The company also enables web sites to enhance their content offerings by delivering a CreditCommander.com private label site to their established online communities. Credit related insurance services are offered through MicroBilt's licensed insurance group, MicroBilt Assurance Corp. MicroBilt maintains offices in Georgia and New Jersey. For more information, please contact MicroBilt Corporation, 1640 Airport Road, Suite 115, Kennesaw, GA, 30144 or [www.MicroBilt.com](http://www.MicroBilt.com). Telephone: 1-800-884-4747.

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