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LAPS-IT COMPLETES INTEGRATION PROJECT WITH TELETRACK UK LTD
—Strengthening their Product Offering to the Payday Lending Sector—

LONDON, England Feb. 16, 2010— LAPS-IT, specialist online payday loan origination and management software providers integrates with Teletrack UK Ltd., the largest credit reference agency in the UK specialising in risk management solutions for short-term and non-traditional lenders.

“We are delighted to be working with Teletrack UK to bring this enhancement to the product offering of both companies as the integration of Teletrack into the LAPS platform was a prerequisite for us,” said David Wylie, Director at LAPS-IT. “Teletrack has a very strong presence in the US payday advance market. Many of Teletrack’s customers are now exploring possibilities here in the UK. The LAPS product is quickly acquiring a strong position in the UK and Australian payday markets, which we attribute to an unbeatable software platform and aggressive price structure.”

LAPS-IT is a provider of cutting edge payday loan origination and processing software to the industry. LAPS experience assisting US businesses with entry into the UK market combined with Teletrack’s data and relationships, allows both companies access to risk assessment and fraud detection in both the payday advance and installment lending markets.

“LAPS-IT has a strong presence in the non-prime and niche lending markets, which complements Teletrack’s customer base,” said Dale Williams, managing director of Teletrack UK and president of its US affiliate, Teletrack Inc., “LAPS-IT offers a complete solution by providing our clients with loan origination and management software, as well as call centre and project management resources.”

Teletrack delivers targeted, non-traditional credit history and leading edge anti-fraud and consumer authentication solutions in combination with extensive credit performance information from the broader UK credit market.

Expansion into non-traditional credit markets is increasing in the UK, with both the introduction of new products from traditional lenders and entry by US based companies offering short-term, alternative

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lending products. The relationship between Teletrack UK and LAPS-IT allows new entrants and existing business to streamline their loan management and credit risk evaluation process.

About LAPS-IT

Development of the LAPS payday LMS began in 2008 and was launched in the second half of 2009. Unlike most other LMS providers in the UK, LAPS was designed exclusively with the online payday lending market in mind and without compromise. Although we believe we have the best product currently available, we continue to develop enhancements so that our clients can be confident of remaining ahead of the technology game. LAPS is used by customers both here in the UK and also Australia, and we are always handling implementation and enquiries from U.S. lenders aiming to enter both of those markets. The LAPS product is offered in addition to optional call centre and project management resources available by negotiation. Our offices are located within the landmark IBM HQ building at North Harbour, Portsmouth. See www.laps-it.com

About Teletrack UK Limited

Teletrack UK Limited was formed in 2007 to deliver credit and fraud risk management tools and solutions to the non-traditional lending markets in the UK. As a credit reference agency, Teletrack gathers records from businesses that cater to non-traditional credit consumers. Using dual state-of-the-art data centres, Teletrack delivers unique data and solutions to a variety of businesses, including payday loan companies and other non-traditional consumer finance businesses. Businesses access Teletrack's consumer data for risk mitigation, identity verification, fraud prevention and collections.

In the U.S., Teletrack, Inc. is a market-leading credit reference agency that has been providing consumer credit information and risk management tools and solutions to non-traditional lenders since 1989. For additional information, please visit the company's Web site at www.teletrack.co.uk.

About First Advantage

First Advantage combines industry expertise with information to create products and services that organizations worldwide use to make smarter business decisions. First Advantage is a leading provider of consumer credit information in the automotive, mortgage and specialty finance markets; business credit information in the transportation industry; motor vehicle record reports; employment background screening; occupational health services; applicant tracking systems; recruiting solutions; skills and

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behavioral assessments; business tax consulting services; corporate and litigation investigations; computer forensics; electronic discovery; data recovery; due diligence reporting; resident screening; property management software and renters insurance. First Advantage ranks among the top companies in all of its major business lines. First Advantage is headquartered in Poway, Calif., and has offices throughout the United States and abroad. More information about First Advantage can be found at www.FADV.com. First Advantage is a wholly owned subsidiary of The First American Corporation (NYSE: FAF), a FORTUNE 500[®] company that traces its history to 1889. First American is America's largest provider of business information, supplying businesses and consumers with valuable information products to support the major economic events of people's lives. Additional information about the First American Family of Companies can be found at www.firstam.com.

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