



Encomia President and CEO to Speak at the 2008 MBA Document Management & Custody Conference

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www.encomia.com - For Encomia Andy Payment, 678-781-7222 or Alex Shorter, 678-781-7207 Encomia: -0- What: Investors' shunning of mortgage-backed securities due to record setting default rates and delinquencies has led to a liquidity crisis in the U.S. where less and less money is available for people who want to buy or refinance homes. The upcoming 2008 MBA Document Management & Custody Conference will host an expert panel that examines the process of originating loans electronically, and how these eMortgages make it easier to originate, audit, and store loans -- restoring investor confidence and bringing liquidity back to the market. Who: Andrew Dubinsky, president and CEO, of Encomia, will participate in this panel entitled, "eMortgage Process - Start to Finish," along with fellow industry experts. Dubinsky has more than 11 years of experience in financial services management and technology. He has been an active participant in the industry's development and adoption of electronic signature technology and an active participant in the Mortgage Industry Standards Maintenance Organization (MISMO), which creates and maintains standards for electronic mortgage transactions. His organization developed the Encomia eMortgage solution, a comprehensive technology suite that enables financial services organizations to execute electronic mortgage transactions on a large scale. Dubinsky holds a bachelor's degree in Computer Information Systems from the University of Texas at Arlington. He is a regular speaker at industry events on electronic mortgage technology and has authored several pending patents for technologies that secure financial instruments. When: The panel discussion will take place on Monday, Sept. 22, 2008 from 3:15 p.m. to 4:30 p.m. EST, at The Westin Charlotte in Charlotte, N.C. Contact: To speak with Dubinsky or for more information, contact Andy Payment at 678-781-7222 Alex Shorter at 678-781-7207

About Encomia

Houston-based Encomia enables mortgage lenders to more cost-effectively and efficiently originate mortgage loans by enabling lenders to process mortgage loans electronically, from end-to-end, on a large-scale basis, regardless of document format. The company's Encomia eMortgage Solution provides financial institutions with a comprehensive tool kit for full eMortgage including the creation of SMART Docs, electronic signature capability and secure document archival. Encomia's solutions are compatible with a number of third-party technologies, are adaptable to institutional standards and can be implemented in a manner that allows for gradual eMortgage adoption. To learn more about Encomia, its products and services, please contact Bill Eckert, vice president of sales at info@encomia.com or visit the company's Web site at www.encomia.com.

Leading eMortgage expert and pioneer to provide industry update on state of eMortgage adoption, liquidity crisis

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