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iBANK CEO SPEAKS AT USC'S GRADUATE SCHOOL OF BUSINESS

Chasing the FAD: Monetizing the Business

COSTA MESA, CALIF. (October. 23 2007) - www.iBank.com, Tom Markel, CEO and founder of iBank.com and its parent company Credentrust Software Inc., spoke about his experiences as an entrepreneur Tuesday, at USC's Marshall School of Business. Addressing a packed audience of USC graduate students, Markel's speech was on, "Chasing the FAD: Monetizing the Business."

"It's exciting to talk to young people about starting a company," Markel said. "I was very honored that USC asked me to speak. And I feel obligated to help our future entrepreneurs. The small business is the backbone of our economy and a driving spirit of the American Dream. If I can help any of them with my experiences, I'll be a happy man."

Markel, who has more than 25 years experience in the finance industry, was invited to speak at a class of the Entrepreneur program. Each week Assistant Professor of Clinical Entrepreneurship Steven Mednick invites CEOs and founders of successful businesses to share their past experiences with the school's graduate students. The weekly event is designed to promote a dialogue between students and business owners and CEOs. Speakers answer questions about the challenges, risk and rewards of owning a business. Mednick hopes these weekly programs will generate questions and debate with the students and speakers and will help prepare them in launching and implementing successful entrepreneurial strategies.

iBank, which was founded in 1999, is a web-based company that allows small businesses to post commercial loan applications to a network of bankers, direct lenders and brokers. The company currently process about \$133 billion in commercial loan applications a month. With loan applications covering small business, equipment leasing and commercial real estate loans, iBank process about 87 different kind of commercial loans. In addition, with the inclusion of its Capital and Insurance Centers, the site is a virtual Grand Central Station of small business, venture capital and insurance applications

With its current motto of "Wean, Lean and Green" guiding the company's marketing strategies, Markel hopes this move will help borrower and lender to adopt an eco-friendly approach to business by weaning off paper, lean out costs, and Green the business model by eliminating faxing, mailing and other wasteful means of loan transactions. While the company is still young, it has caught the attention of some Fortune 500 companies including Sallie Mae Financial Corp. a wholly-owned subsidiary of Sallie Mae Corp. Last week, iBank joined in partnership with SMFC to allow its applicants to process its loan request though the iBank lending network.

Markel has successfully started and managed several businesses, including Impac Mortgage Holdings, Inc., one of the nation's largest mortgage real estate investment trust (REIT). Under his supervision, the REIT grew to more than \$1.7 billion in assets from November 1995 to August 1997. Markel sold his interest to Imperial Credit Industries in 1997. He also founded Virtrue Capital Corporation, a private investment firm. Markel is also involved in charitable and non-profit groups including board member of the Orange County Chapter of the Boy Scouts of America; executive committee member of the Orange Coast Legatus and sub-committee chairman for the OC chapter of the Order of Malta. Markel was also the former chairman of the Second Harvest Food Bank in Orange County. Besides his philanthropic and charity work, Markel continues to push for environmentally sound principles in business and in fact, has committed his company to Green principles and helps promote this issue in his business practices.

About USC Marshall School of Business

Based in Los Angeles at the University of Southern California, the school's programs serve nearly 5,000 undergraduate, graduate, professional and executive-education students, who attend classes in facilities at the main Los Angeles campus, as well as satellite facilities in Irvine and San Diego. USC Marshall also operates a Global MBA program in conjunction with Jiao Tung University in Shanghai, China.

About iBank.com

Based in Costa Mesa, Calif., www.iBank.com, is America's largest online small business Finance network. The network helps small businesses collect and store all business information inside a secure online VAULT; it helps create a digital loan package, and also insurance and investor application packages. Formed in 1999, www.iBank.com utilizes advanced search engine technology, and numerous other online tools for communication and connecting in real time with a nationwide network of loans, insurance and capital sources for a faster, easier, and lower cost experience.

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