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**New EstateWise™ Offerings Give Creditors
Comprehensive, National Probate Solutions**
*Forte's data-driven estate solutions improve recoveries,
protect brands*

MINNEAPOLIS (December 16, 2008)—Recently launched EstateWise™ Solutions from Forte, LLC, represent the credit industry's first and only data-driven solution for probate recoveries. EstateWise Solutions harness Forte's Probate Finder® database to help creditors file the greatest number of estate claims, maximize deceased account recoveries and protect their brands. EstateWise Solutions are the most recent market expansion of the patent-pending Probate Finder technology from Forte, a company that provides technology-based solutions for credit grantors and survivors of their deceased customers.

"The recovery and brand protection benefits of the probate process – the most effective, customer-centric approach for collecting on deceased debt – have been recognized by creditors and collection agencies for years," said Ron Michalak, vice president of marketing, Forte. "However, locating estates and filing claims has historically been a complex, inefficient and expensive process. Forte's EstateWise offerings are the only national tools available to solve these challenges and represent unprecedented innovation in deceased account recovery."

Forte's EstateWise Solutions are a key component of the company's overall strategy called DCRM — deceased customer relationship management. DCRM is an integrated approach that helps organizations respectfully manage their responsibilities associated with the death of a customer while building relationships with survivors of a deceased customer.

With EstateWise Solutions, credit grantors gain access to the numerous benefits of probate recovery. Through the probate process, creditors minimize risk to their brand by eliminating unnecessary contact with survivors. At the same time, because of the superior liquidation of estate claims, creditors can realize recoveries up to three times greater than collections on non-estate accounts.

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EstateWise Solutions are offered on a contingent-fee basis, thus eliminating upfront estate search and claim filing expenses for credit grantors. This pay-for-performance model helps recovery departments achieve the best possible results while preserving critical resources.

EstateWise Solution offerings include EstateWise™ *100* and EstateWise™ *Predictor*, which can be tailored for each client's needs. EstateWise *100* uses the Probate Finder technology to continually search for probated estates within a client's entire deceased account portfolio for periods of six, 12, 18 months or more.

Services offered as part of EstateWise *100* include identification of corresponding probated estates for 100 percent of a creditor's deceased account portfolio, claim filing on all estates identified, claims collections using a proprietary estate claims recovery process, monthly status reports on claims inventory and the industry's most advanced disputed estate claim resolution service.

Forte's EstateWise *Predictor* identifies and pre-selects that portion of a client's deceased debt inventory with the highest probability of having a probated estate. Pre-selected accounts are then continuously scrubbed against the Probate Finder database in order to find the greatest number of estates possible and to file the most claims. EstateWise *Predictor* utilizes Forte's Probate Predictor™ technology, which was developed using thousands of variables tested against more than 2.4 million estate records.

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About Forte, LLC

Forte, LLC is the innovator of DCRM – deceased customer relationship management. Through DCRM, Forte is transforming the way survivors deal with the death of a loved one and the way organizations deal with the deaths of their customers. With more than ten years experience working with survivors and credit grantors, Forte leverages its proprietary estate data technologies and solutions to deliver innovative, customer-centric solutions. For more information, visit www.fortedatasolutions.com.