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**ABSOLUTE MORTGAGE BANKING PARTNERS WITH OPES
ADVISORS TO STRENGTHEN MORTGAGE BANKING
OPERATIONS AND PROVIDE ADDITIONAL VALUE DURING
MORTGAGE ORIGINATION PROCESS**

April 14, 2008, Palo Alto, CA: Absolute Mortgage Banking announced today that it has formed a strategic partnership with Opes Advisors, Inc., a residential mortgage banking and investment management firm also based in Palo Alto, California. This cooperative effort will supercharge mortgage-banking operations to create OA Mortgage Services, which will provide even greater mortgage options and even more competitive pricing. Further, with access to Opes Advisors investment management division, Absolute Mortgage Banking can help clients ensure that their loan structure, and associated leverage, supports their long term financial goals. This especially relevant in the Bay Area where home prices are significant and homeowners strive to maintain a comfortable lifestyle, provide a college education for their children, and save enough for a long retirement.

“We are very excited about our alliance with Opes Advisors. And our borrowers will be too, as they’ll benefit from our expanded loan options and better pricing,” said Joel Spolin, Founder and President of Absolute Mortgage Banking. “And, unlike other mortgage firms, Opes has investment management expertise in house and can provide borrowers strategic financial advice when they’re buying, selling or refinancing a home. Most homeowners have not had the opportunity to consider their entire financial picture during this process. Working with Opes Advisors’ Investment Management team lets us offer our clients a depth of service that traditionally hasn’t been very accessible.”

Opes Advisors investment management team includes Chartered Financial Analysts® (CFA®) and Certified Financial Planners™ (CFP®), which means they are experienced in the details of financial planning, securities and analysis and are held to a fiduciary standard of care and diligence that far exceeds industry norms.

“This alliance provides us the opportunity to come together to strengthen both companies. The combined efforts of our companies will allow us to help more clients to define and achieve their financial goals,” said Susan McHan, Co-founder, President and CEO of Opes Advisors.

“Because our Investment Management Division differentiates our offer to our clients, we are able to provide this valuable service to our clients at no more cost than obtaining a mortgage from a conventional firm. In fact, as a Mortgage Bank, we underwrite process and fund all of our loans. This keeps our cost of funds lower and allows us to remain extremely competitive and efficient.”

About Absolute Mortgage Banking

Absolute Mortgage Banking is a mortgage banking firm specializing in the origination of residential mortgages throughout California. As the oldest mortgage banking firm in the Palo Alto area, the firm has over 6,000 clients and generates on average over \$300 million in annual loan volume. The entire suite of mortgage programs and their optional features are available to the firm’s clients, including FHA programs. Because of the firm’s status, volume and expertise, Absolute Mortgage Banking yields its clients the highest levels of service at the best rates of interest. <http://www.absolutemortgage.com>

About Opes Advisors

Opes Advisors, Inc. is a premier financial advisory firm specializing in Investment Management and Residential Mortgage Banking in the Greater Bay Area. Opes provides comprehensive advisory services in personal finance management including investment management, real estate financing and strategic tax and financial planning. Locations include Los Gatos, Palo Alto, San Mateo and Marin. <http://www.opesadvisors.com>

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