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Oak Street Diversifies to Build Long-Term Sustainability

Launches Oak Street Funding

Indianapolis, Indiana, August 29, 2003 – Rick Dennen, Director of Corporate Development, announced today that Oak Street, one of the leading players in the mortgage industry, has launched Oak Street Funding. Earlier this year, under Dennen’s direction, Oak Street began to consider leveraging their position in the mortgage industry to build a more diversified business structure. The key objective of Oak Street’s diversification strategy was to create a long term, sustainable financial services business. Oak Street Funding, which will provide capital lending to independent insurance professionals for business development, is the beginning of this diversification strategy.

“We set our course early in 2003 to diversify the revenues of the company,” stated D. Scott Clarke, Executive Director. “We are aggressively looking at a variety of diversification options. The creation of Oak Street Funding fits exceptionally well with our strategy. It will allow us to tap into our strengths in investment and financial services, as well as leverage our knowledge in the insurance industry.”

“Oak Street has enjoyed significant growth in the mortgage sector over the past couple years,” added Dennen. “We made the decision to diversify the company in order

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to solidify our long-term sustainability. Oak Street Funding will take us into what we believe is a lucrative, untapped market space. Insurance professionals have relatively few channels to from which to obtain commercial loan products targeted specifically for them. Oak Street Funding will fill that gap.”

Oak Street Funding will provide commission-based capital lending for insurance professionals. The lending programs are intended to provide insurance agents/agencies with the immediate capital funding needed to invest in their business. The loans will leverage the agent’s future commissions, allowing them to tap into their books of business as the equity for their future. The funds can be used for hiring associates, developing leads, upgrading office technology, or even acquiring another company.

Oak Street Funding, as with Oak Street Mortgage, will focus on placing their customers’ experience first. Rick Dennen, who will be President of the newly formed Oak Street Funding, firmly believes that building strong customer relationships and understanding customer attitudes is critical to business success. Providing the customer with an excellent lending experience will continue as their key differentiator.

Customers may reach Oak Street Funding by calling their national, toll-free number, 1-866-OAK-FUND. Oak Street Funding is headquartered near Indianapolis at 11595 N. Meridian, Suite 450, Carmel, IN 46032. Additional information may be found at www.oakstreetfunding.com.

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