



Press Release – 10th September 2008

EDGE launches next consumer site for aap

Enterprise Group, the provider of **EDGE**, has announced that the third, and next evolution of its 'EDGE Direct' consumer proposition went live today, in partnership with **aap**, the UK's largest buyer of endowment policies.

The new site, found at www.aapmoney.co.uk, takes the functionality a step forward again, and includes the ability for **aap's** customers to accurately filter, compare and apply for available mortgage solutions from a 'whole of market' panel including 49 lenders. As well as mortgages, secured loans and debts, the site also provides access to insurance quotes, solicitors and valuations instructions.

The site for **aap** follows **EDGE's** successful launches for the Daily Express in June, and for the Daily Star in July. There are 3 more, well-known consumer sites launching in October, the details to be announced nearer the time.

Michael Clapper, CEO at Enterprise said, "We are delighted with the evolution of our **EDGE Direct** proposition, as the concept has now been proven and all parties are seeing the benefits. Our strategy is to link up with market-leaders and our new partnership with **aap** is a perfect fit, as many of their customers are seeking capital-raising, and mortgages and loans of course complement **aap's** core offering."

Andy Mossack, marketing director at **aap** said, "We are extremely impressed with the **EDGE** system and the undoubted value it brings to consumers in today's market. By marketing this branded initiative to our customers we are able to broaden our service, build on **aap's** strong brand equity and provide our customers and their families with an online tool of outstanding value. "

Clapper added, "The existing sites have gained real traction now, as market conditions continue to drive consumers towards fast and accurate on-line functionality. The pattern so far remains, that 5% of users are choosing to 'self-advise' and apply on-line, and 95% of users requesting to 'ask an expert'. We are now processing a growing number of high quality leads back into the broker community, and doing our bit to help the industry evolve in the current climate."

- Ends -

Notes to Editors - Enterprise

Enterprise Group is widely recognised as one of the largest and most innovative providers of broker services in the UK, specialising in the broking, distribution and packaging of mortgages, secured loans, bridging finance and commercial loans, often under branded arrangements for many of the UK's major networks and affiliate partners.

On May 31st 2006, Enterprise launched its unique **EDGE** sourcing system, to industry-wide critical acclaim, **EDGE V2** was launched at EXPO in November 2007, which enhanced the system's accuracy and is integrated with many of the lender's own on-line systems. It now has almost 10,000 registered users.

Across the Group, Enterprise processed over £1.3 Billion in mortgages and loans in 2007. Founded in 1995 by Michael Clapper, the Group now employs over 70 staff at its head offices in North London. Enterprise also has 36 satellite Partners across the UK.

In April 2007 Promethean Investments LLP, headed up by Sir Peter Burt, (former chief of Bank of Scotland, ITV and Shell UK), acquired a stake in the group for £8.5million. Sir Peter is now non-executive chairman of Enterprise Group.

There are 6 main companies in the Group:

1. **Enterprise Broker Services (EBS)** – A mortgage packaging service utilising a current panel of 12 specialist lenders. EBS sources, underwrites, processes and packages applications received, and submits applications to the lenders for Offer – FSA regulated
2. **Enterprise Finance (EFL)** - A 'Master Broker' of secured loans, bridging and commercial finance. Sourcing, placing, underwriting, processing & packaging applications ready for Offer. EFL deals directly with the customer after broker introduction – FISA / FSA regulated
3. **Enterprise Partners Network (EPN)** - 'Satellites' of Enterprise send mortgage applications to Enterprise for Offers, instead of directly to the lenders. Partners are attracted by exclusive products, EDGE and EMAPS technology and broker distribution. Partners trade under their own brand.
4. **Enterprise Debt Solutions (EDS)** - When a client cannot qualify for a sub-prime mortgage (through EBS) and also cannot qualify for a secured loan (through EFL) then referred to EDS, which is a Debt Solutions/IVA referral, placement and advice service (in partnership Grant Thornton)
5. **EDGE V2 / EDGE Direct** – The ground-breaking mortgage and loan sourcing and execution system, available to brokers, and to consumers through affiliate-branded sites.
6. **Naked Mortgages Ltd** – Acquired by the group in May 2008, Naked is a directly authorised mortgage brokerage and provides an advice and fulfilment service for affiliate partner campaigns undertaken by the group.

Notes to Editors – aap

About aap:

aap was established in 1968 and is the UK's largest specialist in the buying and selling of endowment policies. The Company has been involved in the purchase of over £1 billion of with-profit endowments.

aap is authorised and regulated by the Financial Services Authority and is a member of the Association of Policy Market Makers (APMM).

To learn more about **aap** go to: <http://www.aap.co.uk>

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