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FirstAgain Plants a Tree for Every Loan Funded Through its Completely Paperless, Eco-Friendly Consumer Lending Experience

04.22.08, 8:00 AM ET

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FirstAgain(R) LLC, an online consumer lender focusing on individuals with excellent credit, has announced its "Plant a Tree with Every Loan" program, in partnership with American Forests. Through this initiative, American Forests will plant a tree for every AnythingLoan that customers fund through FirstAgain.

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FirstAgain sets the standard for "green" lending practices with its AnythingLoan, a completely paperless experience for applying, approving, signing, funding and servicing loans. The revolutionary, unsecured loan product, which is tailored to the needs of people with excellent credit, can be used to finance or refinance anything, including home improvements, vehicle purchases, educational and medical expenses, timeshares, vacation ownership and marine products.

According to Gary Miller, cofounder and CEO of FirstAgain, the company cares about the environment and, more importantly, is doing something about it. "By eliminating paper entirely from the loan process, we not only save our natural resources, but also streamline and improve the customer experience," he says. "In addition, we reduce the expenses and handling of paper, which better enables us to offer our customers highly competitive interest rates. For every loan funded, we'll partner with American Forests to plant a new tree in one of our country's fragile habitats currently under restoration. It's a natural fit."

In addition to the tree planting program, FirstAgain also proactively participates in various recycling initiatives, uses only eco-friendly products and reimburses employees who take public transportation to and from work.

"We're pleased to have FirstAgain as the first, paperless lender in our tree conservation program," said Deborah Gangloff, executive director for American Forests. "The purely paperless nature of the AnythingLoan, along with FirstAgain's environmentally conscious actions, fit perfectly with our mission to create a healthier world and develop thriving forest ecosystems for every community."

About American Forests

American Forests' mission is to grow a healthier world with trees. Through community-based initiatives, the organization helps people understand the many values of trees and restore forest ecosystems in urban and rural areas. American Forests' work encompasses tree planting, urban forestry, environmental education, and community-based forestry. For more information, please visit www.americanforests.org.

About FirstAgain

FirstAgain LLC is redefining consumer lending for individuals with excellent credit. The San Diego-based company has developed a completely paperless, online experience for applying, approving, signing, funding and servicing unsecured personal loans. FirstAgain's AnythingLoan can be used for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares, vacation ownerships, marine products, loan refinancing and anything else. The AnythingLoan finance amounts range from \$7,500 to \$100,000 with low rates, same-day funding and an unparalleled customer experience. FirstAgain was founded by the pioneering veterans of PeopleFirst, a company which grew into the nation's largest online auto lender prior

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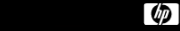
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to its sale to Capital One in 2001. The company operates nationwide and has financial investments from Merrill Lynch and Arsenal Capital Partners. For more information, please visit www.firsttagain.com.

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