



FOR IMMEDIATE RELEASE

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Republic Mortgage Home Loans, LLC Selects LION's New Technology Suite
Streamlines Marketing, Pricing, Delivery and Sale of Mortgage Loans

Seattle, WA –November 8, 2004 - LION, Inc. (OTC Bulletin Board: LINN), a leading provider of mortgage technology solutions, today announced that Republic Mortgage Home Loans, LLC, a Utah based limited liability company that last year closed in excess of \$2.1 billion in residential mortgage loans, has chosen LION's new web-based technology to drive its wholesale and retail mortgage channels. Republic's selection of LION's platform will expand market share and streamline Republic's mortgage loan fulfillment process. The product consists of corporate wholesale and retail websites, productivity software, LION's Pipeline Tools technology, and a product eligibility and pricing engine that provides access to real-time, risk-based rate, product, and price information to manage loan registration and interest rate lock transactions.

"LION's technology suite provides us with a complete marketing, pricing and delivery solution for both our retail and wholesale channels. This new product suite helps us reduce the cost to originate a loan by creating a centralized location to manage products and pricing for all of our business channels by leveraging LION's extensive secondary market tools," stated, L. Scott Leishman Republic's president and CEO. "We have always placed great emphasis on offering consumers accurate and detailed information, as well as providing our employees with the tools they need to serve our customers. We chose LION as our technology partner because they support this commitment as well as provide technology solutions to meet our needs now and long into the future."

"We are very pleased to be a partner with Republic Mortgage Home Loans in supporting their continued commitment to provide excellent service to their customers and increased productivity to their employees," stated LION's Co-President, Tim Newberry.

"This 'best of breed' product is the perfect blend of key marketing technology with an advanced transactional based platform packaged into one powerful and innovative product suite. The end

result is an integrated suite of products that we believe is unparalleled in the industry and sets the standard for excellence for fully integrated, point-of-sale to back office mortgage solutions. Our solutions can be installed as one complete package or in phases, creating the flexibility to add components to accommodate the needs of a growing company. The suite of products that we have successfully implemented for Republic Mortgage is another milestone in attaining our goal of offering one of the most complete and comprehensive origination and price management systems available” continues Tim Newberry.

Retail and Wholesale Website Technology

Republic’s retail website (<http://www.republic-mortgage.com>) will provide a consumer facing interface that will help attract homebuyers and establish Republic’s corporate identity. This website allows consumers to apply for a mortgage online, take advantage of mortgage calculators and other tools, and review articles and mortgage related information for educational purposes.

Republic’s wholesale website (<http://www.nlmtg.com/>) is designed to streamline loan origination for mortgage brokers from lead development to closing and delivery of a loan package. Mortgage brokers are able to view rate sheets, pre-qualify a borrower, submit loan files from their POS system, perform data product validation to detect errors earlier, view their mortgage pipeline and lock rates through a single website that can interface with their own website.

For a tour of LION’s new product suite, call 1-800-786-8083 or visit <http://demo.lionmts.com>.

About LION, Inc.

LION, Inc. is a leading provider of advanced business solutions that streamline the mortgage loan fulfillment process in the over \$2 trillion mortgage industry. From *Leads to Loans to Capital Markets*, LION offers consistent seamless business solutions to consumers, brokers, realtors, originators and lenders. LION provides an integrated technology platform offering online loan productivity, mortgage pipeline hedging and risk management, software development, and data communications tools. LION has offices in Washington, California, and Colorado and has been named by Deloitte & Touche LLP as one of the 50 fastest growing technology companies in the State of Washington for 2004. For more information, please visit www.lioninc.com.

About Republic Mortgage Home Loans, LLC

Republic Mortgage Home Loans, LLC and New Line Mortgage (a division of Republic Mortgage) is the leading regional mortgage lender in their markets, providing retail, construction and wholesale lending services. Headquartered in Salt Lake City, Utah, Republic and New Line have offices in Utah, Colorado, Arizona, Idaho, California and Nevada. Their dedicated team of mortgage professionals serves borrowers in 23 states and offers a vast range of competitive mortgage products and services. For more than 20 years Republic Mortgage has served the needs of its customers and communities, funding loans totaling over \$2.1 billion dollars last year alone.

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