



FOR IMMEDIATE RELEASE

MindBox Automates Ocwen Servicing Center

Intelligent Scripting & Decisioning to Enhance Service Center Agent Efficiency

Greenbrae, CA, October 21, 2002 – MindBox™, Inc., the worldwide leader in providing intelligent technology that automates complex business and decision processes, announced today that it is working with Ocwen Financial Corporation (**NYSE: OCN**) to provide case-based reasoning and artificial intelligence to enhance Ocwen's Customer Relations Platform. The system, which is called the Customer Relations Expert, or CRE, will assist Ocwen's Customer Relations Agents in diagnosing and resolving complex issues for Ocwen's mortgage servicing customers.

MindBox Professional Services will work with Ocwen staff to deploy a system that will work transparently with REALServicing™, Ocwen's state-of-the-art mortgage servicing system. CRE will enhance the accuracy and consistency of responses to customer inquiries. CRE will apply Knowledge Based Systems technology to provide complex analysis, resolutions and explanation scripts for the agent. The agent will then be free to focus on maintaining a positive and informative dialog with the customer.

By adding intelligence and efficiency to clients' critical business processes, MindBox greatly simplifies the task of providing faster, more individualized service throughout the enterprise. The *ArtEnterprise*™ Product family is a suite of cutting-edge artificial intelligence development tools and product components that allows financial institutions to reduce costs and risks while simultaneously improving their ability to provide individualized treatment to every client interaction. The technology accomplishes this by intelligently automating the best knowledge and most complex business processes of the company.

"We are excited to be working with Ocwen. The company is clearly the leader in servicing of non-performing loans, and our joint efforts will bring significant improvements to the way servicing is done in this industry," says Rich Barfus, CEO and President of MindBox, Inc. "We are looking forward to the rapid deployment of this groundbreaking system."

Contact:
Paige Mazzoni
MindBox, Inc
mazzoni@mindbox.com
707 235 8332

About MindBox, Inc.

Based in Greenbrae, California, MindBox, Inc. is a technology company that helps financial services companies gain a competitive edge by intelligently automating their complex business and decision processes. The company develops and markets innovative software and consulting solutions that leverage industry and internal best practices to deliver multi-channel, intelligent solutions designed to optimize client interactions. For more information, please visit MindBox's Web Site at www.mindbox.com or call (877) 650-MIND (6463)

About Ocwen, Inc.

Ocwen Financial Corporation is a financial services company headquartered in West Palm Beach, Florida. The Company's primary business is the servicing and special servicing of nonconforming, subperforming and nonperforming residential and commercial mortgage loans. Ocwen also specializes in the development of related loan servicing technology and software for the mortgage and real estate industries. Additional information about Ocwen Financial Corporation is available at www.ocwen.com.

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