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**Questcon Technologies to Present Case Study
on Test Automation at PSQT North 2006**

Software quality assurance and process improvement provider highlights expertise during three scheduled presentations at software quality and testing conference

Greensboro, N.C. and Stamford, Conn. – Aug. 22, 2006 – Questcon Technologies, a leading provider of innovative software quality assurance (QA) and process improvement solutions and a division of Howard Systems International, Inc. (HSI), announced today that it will join with PHH Mortgage, a subsidiary of PHH Corporation (NYSE: PHH), to present during the Practical Software Quality and Testing (PSQT) North 2006 Conference.

Ellen Fox, QA director, PHH Mortgage, and David Dang, director, automation practices, Questcon, will discuss how the companies jointly initiated automated testing practices at PHH Mortgage during a case study presentation titled “Test Automation Best Practices: PHH Mortgage Implementation Case Study.”

Questcon began working with PHH Mortgage during 2004, when the private-label mortgage provider moved towards a Web-based application offering a more intuitive and consumer-friendly loan process. Questcon provided recommendations and services for test management improvement, manual testing process improvement, and automation and performance framework. Questcon also trained more than 20 PHH Mortgage employees on new procedures and practices.

“Questcon provided PHH Mortgage with the expertise our QA department needed to increase application performance effectiveness while producing tangible test results for use across the organization,” said Fox. “Over an 18-month implementation of Questcon’s test automation strategies, we are able to show savings that match our original test automation investment.”

During a second session, Dang will discuss how organizations can move from manual to automated testing, identify changes to test methodology to support automation, and establish the best automation strategy to fit specific technical, methodological, and cultural environments. In addition, Questcon's Shaun Bradshaw, director, quality solutions, will discuss how firms identify, institute, and properly track test metrics to provide management with tangible evidence about how enhanced software quality affects the bottom line.

"Companies seeking to implement test automation as one way of improving their QA processes often find it daunting to develop and implement a strategy from scratch," said Dang. "Presenting a real-life scenario of Questcon's work with PHH Mortgage highlights concepts and strategies that can be applied across a wide range of organizations to provide a competitive edge in the marketplace."

Held biannually, PSQT is the fastest-growing conference focusing on practical software quality techniques. It features more than 18 one-day tutorials on software testing basics, requirement engineering, software metrics and measurements, project management, test Internet and Web applications, and testing object-oriented systems. Please find additional information on PSQT North 2006 at <http://www.psqconference.com/2006north/>.

Where: Practical Software Quality and Testing North
Radisson Hotel and Conference Center, Plymouth, Minn.

When: Monday, Sept. 11, 2006, 2:45 – 3:45 p.m. CT
Tuesday, Sept. 12, 2006, 10:45 – 11:45 a.m. CT
Tuesday, Sept. 12, 2006, 1:30 – 2:30 p.m. CT

About PHH Mortgage

PHH Mortgage is the industry's leading provider of private label mortgage services and the top originator of mortgage loans by phone. A subsidiary of PHH Corporation (NYSE: PHH), PHH Mortgage provides mortgage services to financial institutions, real estate brokers, affinity groups, credit unions, corporations, and government agencies. In 2005, PHH Mortgage provided \$48 billion in mortgage financing for American homes.

About PHH Corporation

Headquartered in Mount Laurel, New Jersey, PHH Corporation is a leading outsource provider of mortgage and vehicle fleet management services. Its subsidiary PHH Mortgage is one of the top ten retail originators of residential mortgages in the United States¹, and its subsidiary PHH Arval is the second-largest fleet management services provider in the United States and Canada². For additional information about the company and its subsidiaries please visit our Web site at www.phh.com.

¹ *Inside Mortgage Finance*, copyright 2006

² *Automotive Fleet Fact Book*, copyright 2006

About Questcon Technologies

Questcon Technologies, a division of Howard Systems International, is a premier provider of innovative quality assurance and process improvement solutions for organizations looking to improve their business and software development processes. Since 1991, Questcon has delivered strategic, client-driven solutions focused on quality and based on years of experience with quality assurance and software development & testing best practices.

Questcon's mission is to help companies increase business performance through innovative quality solutions. Questcon has helped hundreds of organizations with everything from strategizing for quality to creating an environment of continuous improvement. For more information, please call (888) 339-0600 or visit www.questcon.com.

About Howard Systems International

Headquartered in Stamford, Conn., Howard Systems International, Inc. (HSI) and affiliated companies have become leaders in providing consulting and IT solutions. For 30 years, HSI has not only provided customers with a return on investment, but also a return on relationship.

Howard Systems International's national network of offices and affiliated companies, quality methodologies, and industry best practices promotes greater focus on the integrity of the customers' software and systems, so customers can focus on the core business. For more information, please call (203) 324-4600 or visit www.howardsystems.com.

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