

FOR IMMEDIATE RELEASE

**ISGN and EquityRock Announce RESET,
The Industry's First Equity Sharing, Loan Modification Service**

Lenders that offer principal reductions gain a stake in the property's future appreciation

--Solution is ideal for homeowners facing negative equity--

BENSALEM, PA — April 19, 2010 — ISGN Corporation (www.ISGN.com), a leading provider of mortgage services and technology products, has partnered with EquityRock, a pioneer in residential real estate equity sharing, to create RESET, a unique loss mitigation solution that helps lenders reduce losses from properties in imminent danger of foreclosure, while also keeping the borrower in the property. The solution provides a viable alternative to outright principal forgiveness, and offers borrowers a way to erase negative equity.

RESET (Real Estate Shared Equity Transaction) gives a borrower who is qualified for a loan modification a principal reduction in exchange for a share in equity with their lender. With RESET, in addition to modifying or refinancing the borrower's mortgage, the lender writes down the borrower's principal balance so that the borrower no longer owes more than the property is worth, therefore ensuring they have equity in their property. As part of the transaction, the lender will gain a stake in any future appreciation should the property be sold or refinanced. When the transaction is complete, the borrower gets to stay in the home and keeps a monetary stake in the property. As is typical in a corporate debt restructuring, the essential feature of the RESET modification is a fair, debt-for-equity exchange that benefits both the lender and the homeowner.

RESET is a turnkey service that can be used by lenders and investors, as well as by housing finance agencies in support of the Treasury Department's recently announced Help for the Hardest-Hit Housing Markets (4HM) program. An estimated 3.7 million homeowners across the five states targeted by 4HM have negative equity with loan to value ratios that exceed 125 percent.

RESET was created by combining ISGN's automated NPV (net present value) technology, call center capabilities, and loan modification processing centers with EquityRock's equity sharing product technologies. The result is a turnkey, innovative set of solutions that keep homeowners with troubled loans in their homes, while also maximizing value to the lender.

"RESET provides lenders and borrowers with a much needed win-win solution to negative equity," said Niraj Patel, group president of ISGN. "Borrowers get to stay in their homes and have pride of ownership. And lenders have an alternative to the losses associated with short sales and

foreclosures—they finally have a way to recoup at least some of the deficit that results from addressing the seriously delinquent or underwater loans in their portfolios.”

James Riccitelli, Co-CEO of EquityRock adds “RESET is a natural evolution of a technology we developed, which provided the first introduction of pure real estate equity as an investable asset class to institutional investors in the United States. RESET supports public policy, as it is focused on permanent loan modifications and home retention, whereas REO and short sale result in home abandonment. We believe the majority of underwater mortgages that are fixed with RESET will stay fixed.”

ISGN is one of the nation’s largest providers of default management solutions, and EquityRock is the first—and still the only—U.S. company that has successfully applied home equity sharing to a scalable operating business.

About ISGN Corporation

ISGN is one of the largest providers of services and technology for the mortgage industry. An industry leader with more than 1,100 customers, including large global banks and many of the top ten lenders in the country, ISGN’s product line includes a complete range of origination and settlement services—origination, servicing and default platforms, broker price opinions, closing and settlement services, title, valuation and flood—as well as core servicing components and loss mitigation services. ISGN is funded by NEA Partners and the KK Birla Group. Based in Bensalem, Pennsylvania, ISGN employs over 1,500 people across its fifteen domestic centers and two international facilities. For more information, visit www.ISGN.com.

About Equity Rock

Founded in 2004, EquityRock is a privately-held residential real estate equity solutions company. EquityRock is the first, and still the only, U.S. company that has successfully applied home equity sharing to a scalable operating business. The company’s initial product, the EquityRock Agreement (formerly known as the REX Agreement) provided the first introduction of pure residential real estate equity as an investable asset class to institutional investors in the United States. EquityRock’s management team consists of senior executives from Barclays Global Investors, Nomura Securities, Fannie Mae and Morgan Stanley. The team has extensive experience in developing and building large scale, new-to-the-world consumer finance and investment management businesses.

Press Contact

Rosalie Berg
Strategic Vantage Marketing & Public Relations
PR@StrategicVantage.com

(305) 971-5352

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