



FOR IMMEDIATE RELEASE

ISGN's New iAppraisal Advantage Takes AVMs to the Next Level

iAppraisal Advantage combines an analytical desktop-based valuation completed by a local appraiser with an exterior inspection performed by a licensed real estate broker or agent

~ ISGN's new product meets USPAP and interagency guidelines for AVM validation ~

BENSALEM, PA — October 4, 2011 — ISGN Corporation™ (“ISGN”), a leading provider of end-to-end technology solutions and services to the U.S. mortgage industry, now offers iAppraisal Advantage, a new valuation service that combines an analytical desktop-based property valuation completed by an in-market licensed or certified appraiser with an exterior inspection by a licensed real estate broker or agent.

iAppraisal Advantage is an intermediary product that bridges the gap between an AVM or Desktop Appraisal and traditional appraisal products while providing greater depth of statistical information at a reduced turn time. ISGN's new product provides better confirmation of value than a traditional automated valuation model (AVM) and can be used to support loan portfolio evaluations, home equity origination, credit renewal, and default and loss mitigation services. It is not designed to support first mortgage purchase loans.

iAppraisal Advantage is compliant with the Uniform Standards of Professional Appraisal Practice (USPAP) and meets the new federal inter-agency guidelines by combining a desktop with a property inspection. iAppraisal Advantage is more robust than a traditional AVM or Desktop because it employs a local appraiser who performs a desktop valuation of the subject property with MLS and analytical data supported by neighborhood and comparable sales analysis. It also validates the condition of the property with an exterior inspection by a licensed realtor. After the licensed or certified appraiser submits a valuation, ISGN performs a quality control review before delivering the valuation to the customer.

ISGN's appraisal products such as iAppraisal Advantage are accessible to lenders, servicers and investors, and can be seamlessly integrated with major order platforms such as Real EC, FNC, DataQuick, and Veros. ISGN has a large network of appraisers and real estate brokers in all 50 states, which ensures a nationwide area of coverage for iAppraisal Advantage and the ability to handle a large volume of orders.

“iAppraisal Advantage gives lenders and investors a holistic view of the property, including information on the neighborhood accompanied by recent sales and inventory trends to enable



stronger credit and investment decisions,” said Jeryl Graham, executive vice president of valuations operations at ISGN. “This new valuation product will appeal to servicers of home equity loans and to lenders and servicers in the areas of default and loss mitigation. We’re excited to offer the industry a significant valuation alternative in iAppraisal Advantage, which provides better confirmation of value than an AVM or drive-by appraisal and offers a timely solution to ease USPAP compliance.”

About ISGN

ISGN is a leading provider of mortgage technology and services. A fast-growing company with more than 1,000 customers, including large global banks and many of the top 10 lenders in the country, ISGN’s product line includes a complete range of solutions for lenders, brokers and servicers. ISGN is funded by the highly-regarded venture firms New Enterprise Associates (NEA) and IndoUS Venture Partners (IUV), and by CFCL Overseas Limited, an SPV of Chambal Fertilisers and Chemicals Limited, a KK Birla company, one of the largest and oldest business houses. Based in Bensalem, Pennsylvania, ISGN now employs more than 1,000 people across seven domestic centers and two international facilities. For more information, visit www.ISGN.com.

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