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Guardian Mortgage Company Earns Prestigious LendRIGHT™ "Seal of Approval": Customers Assured of Quality Experience

Only a Select Group of Community Lenders Nationwide Meet Stringent Requirements of Lenders One Cooperative's Consumer Support and Education Program

Richardson, Texas (January 18, 2012) – Guardian Mortgage Company, Inc., a boutique lender in Texas and Michigan, today announced that it will display the prestigious LendRIGHT[™] Seal of Approval. LendRIGHT is a program of the national Lenders One® Mortgage Cooperative, the nation's largest alliance of independent mortgage bankers, correspondent lenders and suppliers of mortgage products and services.

As a member, Guardian Mortgage has pledged to maintain its pursuit of excellence in lending by fulfilling the qualities defined in the acronym representing the "RIGHT" in LendRIGHT. These qualities are built around consumer and include:

- *Relationships* work with you to help you identify the right loan;
- *Information* share what we know to help you understand your options;
- *Guidance* provide advice to help you make good choices;
- Honesty communicate and respond to your needs in an open manner; and
- *Trust* take care of the details to help you close on time

"Only a small percentage of community lenders nationwide qualify for the LendRIGHT Seal of Approval," said Scott Stern, CEO of Lenders One. "When homebuyers see the seal, they can trust that their lender strives for the highest standards of quality lending, customer education and support.

In addition to the recognition and credibility the LendRIGHT Seal provides, Lenders One cooperative members like Guardian Mortgage benefit from a wide range of exclusive services, rates and educational materials – savings and support they can pass along to their customers," Stern added.

Based in St. Louis, Lenders One merges the needs of community lenders with those of its preferred vendor and investor relationships, creating a mutually beneficial marketplace for these parties to convene. The cooperative enables all participants to maximize revenue, minimize costs and expand market share through their collective economies of scale. Guardian Mortgage joins nearly 200 other member companies in the cooperative, giving it access to more than 40 preferred industry vendors, that represent a variety of mortgage-related services from document preparation and appraisals to strategic marketing tools, including the LendRIGHT campaign, and settlement functions.

"We joined Lenders One because it can help us reduce operational costs and enhances the benefits we already offer to our customers," said Marcus McCue, Senior Vice President, Guardian Mortgage Company. "The buying power of Lenders One means we will be able to improve the loan experience of our clients, offer even more competitive rates fees and the possibility of expanded product options. In addition, Lenders One's training programs help ensure that we continue to have the best-trained staff in the industry."

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About Lenders One Mortgage Cooperative

Lenders One® (<u>www.LendersOne.com</u>) was established in 2000 as a national alliance of mortgage bankers, correspondent lenders and suppliers of mortgage products and services. The St. Louis-based company originated \$90 billion in mortgages in 2010 and ranks as one of the largest retail mortgage originators in the U.S. Its mortgage productivity system additionally allows members to close more loans, satisfy continuing education requirements and market themselves more powerfully. Lenders One, now more than 200 lender members strong, is a subsidiary of Altisource Portfolio Solutions S.A. (NASDAQ:ASPS).

About Guardian Mortgage Company

Headquartered in Richardson, Texas, Guardian Mortgage Company, Inc. has been in the mortgage lending and servicing business since 1965. It is an independently owned and managed company that specializes in origination and servicing residential mortgages. Guardian has almost \$2.5 billion dollars in its servicing portfolio – which translates to over 17,000 current satisfied customers. In addition to offices in Plano, Richardson and Arlington, Texas, it also has offices in Grand Blanc, Mich. More information can be found at http://bit.ly/GuardianPressRoom.

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