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Guardian Mortgage Company Becomes Newest Member of Lenders One® Mortgage Cooperative

Membership to Bring Savings, Services and Educational Benefits to Guardian's Customers in Texas and Michigan

Richardson, Texas (January 19, 2012) — Guardian Mortgage Company today announced it joined Lenders One® Mortgage Cooperative, the nation's largest alliance of independent mortgage bankers, correspondent lenders and suppliers of mortgage products and services.

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.

"We joined Lenders One because it will help us reduce operational costs and enhance 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."

Guardian Mortgage is one of approximately 200 other member companies in the cooperative, giving it access to more than 40 preferred industry vendors, which represent a variety of mortgage-related services from document preparation and appraisals to strategic marketing tools, including the LendRIGHT campaign, and settlement functions.

"As our numbers continue to increase, we stay focused on increasing the value we can offer to all members, as well as on the contribution that new members like Guardian Mortgage Company bring to the cooperative," said Scott Stern, CEO of Lenders One. "With a common goal of maintaining the role and success of independent mortgage bankers, Lenders One supports our members with the required tools and resources for originating quality loans, enabling them to remain competitive in any market cycle."

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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 200 lender members strong, is a subsidiary of Altisource Portfolio Solutions S.A. (NASDAQ:ASPS).

About Guardian Mortgage

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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