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FOR IMMEDIATE RELEASE

**MOS GROUP EXPANDS LOSS MITIGATION SERVICES TO INCLUDE
HAFA PROGRAM SHORT SALES AND DEEDS-IN-LIEU**

Largest HAMP outsourcer ready to support servicers' growing number of HAFA-eligible borrowers as the GSEs roll out their HAFA programs

IRVINE, CA—June 15, 2010—Just as the GSEs have announced their HAFA programs, MOS Group, Inc., one of the nation's largest loss mitigation service providers to mortgage lenders and servicers, also announces the expansion of its loss mitigation services. The company's loss mitigation services will now include short sales and deeds-in-lieu that comply with the Treasury Department's HAFA (Home Affordable Foreclosure Alternatives) program requirements. MOS Group, the country's largest HAMP (Home Affordable Modification Program) outsourcer, is leveraging its proven, end-to-end, borrower-focused methodology, comprehensive employee training and education program and leading technology platform to assist HAFA-qualified borrowers throughout all phases of the short sale and deed-in-lieu of foreclosure process.

The Obama Administration's Making Home Affordable Program has been targeted to assist roughly 4 million Americans at risk of losing their homes. According to the U.S Treasury's April 2010 Servicer Performance Report, there were approximately 1.2 million of those borrowers have gone through the HAMP program. However, of these borrowers that have entered the modification trial, there have only been 295,000 borrowers that have converted these trial modifications into permanent ones. Under HAFA, all homeowners that do not qualify for a HAMP loan modification must be considered for participation in the HAFA program before a lender forecloses. By participating in HAFA, borrowers may be able to avoid foreclosure by electing to participate in a short sale or a deed-in-lieu of foreclosure. In addition to the nearly 1 million borrowers that have not been awarded a permanent loan modification through HAMP, there are also millions of other borrowers that are currently delinquent or in foreclosure. Online real estate marketplace and information source Zillow.com estimates that 7.3 million mortgages that are delinquent or in foreclosure as of March 2010.

"The process of transitioning borrowers from the hope of securing a loan modification to the reality of letting go of their homes through a short sale or deed-in-lieu is sensitive one," says Greg Hebner, president of MOS Group. "MOS is the largest and most successful HAMP outsourcer in the market, and we've expanded our loss mitigation services to give servicers the benefit of our experience and success

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with HAMP. Even more so than the HAMP process, HAFA transactions require not only efficient and structured methodology, but also compassionate and empathic communication.”

Like MOS Group’s HAMP services, the company’s HAFA services will leverage a proven, highly transparent technology platform that delivers a “high touch” and “high tech” approach that is unique among current loss mitigation services providers while providing a rich data set that can be used for reporting transparency and business intelligence. Because MOS Group is a fully licensed debt collector, it is able to conduct all borrower outreach from the initial denial or fall-out from HAMP, through final liquidation and resolution providing a single point of contact for the servicer throughout the loss mitigation process.

“MOS Group has been a proven leader in providing outsourced services to support the HAMP program, and our clients know that—they’re showing a lot of confidence in formula we’ve created,” says Hebner. “Our servicer clients have seen what we’ve done in the HAMP arena and they know that our proven formula will allow us to reach a higher number of HAFA eligible borrowers, engage them in necessary but challenging foreclosure alternative discussions, and ultimately achieve higher resolution rates.”

MOS Group has worked with over 250,000 HAMP borrowers and assisted in completing over 60,000 permanent HAMP modifications. The company’s clients have consistently led the monthly U.S Treasury’s Servicer Performance Reports in terms of servicer performance.

About MOS Group

MOS Group is a leading provider of outsourced loss mitigation services for the Mortgage and Servicing industry, offering a comprehensive set of solutions for Lenders, Servicers, and Investors. The company’s services include; borrower contact, warm transfer of at-risk or delinquent borrowers, borrower field visits and end-to-end loss mitigation services (loan modifications, short sales, short refinances and deeds in lieu). MOS Group operates the www.MortgageOutreach.org consumer educational site on behalf of borrowers. MOS Group is one of the largest service providers supporting the U.S. Treasury’s Home Affordable Modification Program (HAMP) and has assisted borrowers in over 250,000 HAMP loan modifications since April 2009. To learn more about MOS Group, visit www.MortgageOutreach.com for additional information, or to speak to a Sales Executive about our services please call (949) 943-1111 or email us at sales@mortgageoutreach.com.

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