

PRESS RELEASE

HEART Financial and CCCS Announce Strategic Alliance

Northbrook, IL February 26, 2008: HEART Financial Services, a division of LOGS Network, announced today that it has entered into a strategic business alliance with Consumer Credit Counseling Service (CCCS), a non-profit, 501(c)3 counseling agency based in Columbus, Ohio. The purpose of this alliance is to increase consumer awareness of alternatives to foreclosure working with HEART's client base of residential mortgage servicers and investors with loans in the eight states served by CCCS. From there they plan to expand the program nationally to similar non-profit counseling agencies.

According to Gerald Alt, President and COO of LOGS Network, "The mission of HEART Financial has been, from its establishment last year, to assist mortgage servicers and institutional investors in achieving their customer home retention goals. We have found that many consumers still don't fully understand the options available to them to save their homes from foreclosure, despite the best efforts of the servicers to provide them that information. It creates a potential conflict with our clients to engage in consumer counseling, especially when in many cases the reason for the mortgage default is a life event or the burden of unrelated consumer debt. By the creation of this alliance, we hope to be able to direct consumers to engage with CCCS to learn about their options, fully understand the implications of their debt management decisions, and take affirmative action that will foster a meaningful and lasting solution to their inability to pay their home mortgage".

Michael Kappas, President and CEO of CCCS points out, "Our mission for over 50 years has been to help people improve their financial well-being through counseling, community outreach and financial education. For many homeowners, it has become a delicate and difficult balancing act to manage house payments, credit card debt, and overall household expenses. Our experienced staff of certified credit counselors will help financially-troubled homeowners review their overall financial situation and develop steps to address their particular credit and debt problems. Addressing the total picture

increases the likelihood that proposed solutions for mortgage payment problems will be realistic and achievable for the consumer.”

With this strategic alliance HEART and CCCS will work to create a unified communication platform that will allow consumers access to confidential counseling to determine their actual current ability to pay their debts, and hope to be able to also provide a centralized resource of direct links to programs and information offered by communities and the mortgage servicing industry that are available to assist borrowers in retaining their homes.

About LOGS Network

For more than three decades, LOGS Network professionals have represented the mortgage servicing and consumer credit industries, concentrating on the risk-sensitive areas of foreclosure, bankruptcy, eviction, title, and REO management. LOGS built its reputation on the foundation of a unique, centrally managed network of attorneys, trustees, title personnel and collection staff that consistently performs at or above industry standards.

For more information about LOGS Network, contact Gerald Alt at (847) 291-9100, ext. 4130 or jalt@logs.com.

About Consumer Credit Counseling Service

Headquartered in Columbus, Ohio, CCCS has over 50 local offices in 8 states – Ohio, Kentucky, Tennessee, Florida, Kansas, Missouri, Indiana and Western Pennsylvania – and helps people in additional states through telephone and Internet counseling. It is the nation’s first and oldest non-profit consumer credit counseling agency. CCCS offers comprehensive, confidential counseling that addresses individual financial situations and identifies options in the person’s best interest.