



**PRESS RELEASE**

FOR IMMEDIATE RELEASE:

## **Kardia Capital Automates Loan Modification Processing with InSite Services**

*RightMod™ Enables Kardia Capital to Improve Processing Efficiencies and Maintain Compliance*

DALLAS, TX --- May 11, 2009 – InSite Services, a leading provider of on-demand/SaaS business process management technology services, today announced the launch of RightMod™ with Kardia Capital, a professional services company providing loan modification solutions to homeowners.

RightMod™ is a comprehensive web-based solution designed to automate loan modification processing activities across all business process stakeholders including homeowners, sales agents, lenders, and Kardia Capital operations. Sales agents for Kardia Capital are now able to easily initiate new loan modification requests with the ability to electronically track the status of loan review throughout the modification process. Kardia Capital in turn electronically generates and distributes pre-populated loan modification documentation to each homeowner for review and approval. Upon receiving electronic approvals from the homeowner, Kardia Capital electronically manages each loan modification work step from audit to final acceptance of the loan modification offer from the lender.

“Our investment in RightMod™ is proof of Kardia Capital’s commitment to providing only the highest quality loan modification services to homeowners across the United States and in full compliance with government regulations,” said Jack Smith, CEO of Kardia Capital. “Our sole mission is to have lenders create payment structures that will ensure each of our clients will retain possession of their house and maintain their new mortgage payments for years to come – and RightMod™ provides our elite team of attorneys and loss mitigation specialists with significant performance improvements so that we can provide faster and more effective services to our clients.”

“We are pleased that Kardia Capital selected InSite to automate the company’s core loan modification processes,” said Jeff Anderson, president of InSite. “We believe that RightMod™ represents a fundamental shift in how loan modification companies can affordably offer the highest possible standard of service provided to homeowners. As a complete on-demand managed solution, InSite provides full ongoing management of RightMod™ for Kardia Capital including software development, software maintenance, user training, help desk, system administration, and infrastructure management. This managed service approach enables Kardia Capital to focus on its core business of providing loan modification services to clients while InSite manages the underlying technology and infrastructure.”

### **ABOUT KARDIA CAPITAL**

Kardia Capital has formed an elite team of attorneys and loss mitigation specialists dedicated to assisting homeowners. Millions of Americans are in financial hardship in these troubled times and are now unable to make their mortgage payments. We have the solution. Our attorneys are working with lenders around the nation in order to restructure loan terms that are affordable to the client. Our goal is not to achieve a deferment of payment, short sale, deed in-lieu of foreclosure, forbearance, or a minor interest rate adjustment. The objective is to have a lender create a payment structure that will ensure our client will retain possession of their house and maintain their new mortgage payments for years to come. For more information please visit [www.kardiacapital.com](http://www.kardiacapital.com).

### **ABOUT INSITE SERVICES**

Headquartered in Dallas, InSite Services is a leading provider of on-demand/SaaS technology services that help small and mid-sized organizations transform business processes. InSite’s web-based solutions enable companies to improve results through cost reduction, improved information management, and streamlined business processes. InSite offers both customized departmental solutions and industry specific solutions that enable companies to focus on what they do best instead of pushing paper. InSite’s departmental solutions automate business processes for clients in areas such as accounting and finance, contracts, customer service, human resources, and sales. InSite’s

industry solutions automate core traditional business processes for clients in education, energy, financial services, healthcare, hospitality, legal, staffing, and telecom. For more information please visit [www.insiteservices.com](http://www.insiteservices.com).

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