PARTNERSHIP ANNOUNCEMENT

**Solutions by Text and Nortridge Software
provide a compliance-based texting solution designed to enhance the customer experience
and improve the execution of their clients' business model.**

Solutions by Text, located in Dallas, and Nortridge Software located in Lake Forest, Calif., have joined forces to provide an integrated texting (SMS) solution. Effective immediately, clients of Nortridge Software can now deliver an automatic text message when the customer meets specific criteria. This partnership allows lenders to capitalize on this preferred method of communication to conduct business.

The SBT /Nortridge integration will provide the following:

♦ Protect consumer privacy and meet industry and regulatory compliance standards through documentation of customer consent to receive text messages.
♦ Develop a "business rules" strategy to deliver the perfectly scripted message when a customer meets specific criteria.
♦ Take full advantage of all SBT/Nortridge safety measures to prevent message delivery when permission is removed (opt-out).
♦ Provide a measureable business solution to increase on-time payments plus reconcile past due accounts.

SMS Stats
94% of text messages are read in 9 minutes of less.
81% of adults text on a daily basis.
Texting is 45% more effective than direct mail.
Less than 1% of customers opt-out of a texting campaign that provides information regarding their account.

Pew Research Institute - Washington D.C.

"We are very excited to add the texting ingredient to the communications recipe" said Mike Cantrell, Solutions by Text President. "Our relationship with Nortridge has been a cooperative effort to place an effective business communications tool into the hands of their clients."

Greg Hindson, president of Nortridge Software adds, "Integrating this premium texting platform adds a critical component to the way our clients communicate with their borrowers. We know that the ability for lenders to communicate via text will help improve their collection rates, and it's proving to be a better method of communication compared to mail, email and even calling."

About Nortridge Software
Nortridge Software LLC, provides lenders and loan servicers with the automation needed to more profitably originate, service, collect and report on loan portfolios. Since 1981, Nortridge has leveraged its experience in banking, lending and software development to provide clients with quality software solutions and excellent support services. Today, the Nortridge Loan System is valued by loan servicing companies representing a wide range of industries and loan portfolio sizes. The company is headquartered in Lake Forest, Calif. For more information, visit: www.nortridge.com.

About Solutions by Text
Solutions by Text (SBT) is a division of Marketing Response Solutions, a full-service consulting firm serving the business community since 1995. Over the past 8 years, Solutions by Text has solidified relationships with a variety of organizations in multiple industries to design and implement a diverse proprietary software designed to adhere to regulations within the mobile industry. For more information, visit www.solutionsbytext.com.