

ISGN Expands its footprint for U.S. Mortgage Banking Industry by Acquiring Suite of Products from Fair Isaac

K K Birla Group Technology firm ISGN expands U.S. operations by acquiring new clients and professionals from deal with top U.S. technology provider

CHENNAI, India, March 26, 2007—ISGN, a company in the K.K. Birla Group that provides end-to-end technology solutions to the U.S. mortgage industry, has announced it has expanded its offerings by acquiring the mortgage software division of Fair Isaac Corporation (NYSE: FIC), a leading U.S.-based enterprise-decision management solutions provider for global businesses.

Along with the additional solutions and services acquired in the deal, Chennai-based ISGN will significantly expand its U.S. operations by adding vertical industry and technology professionals, an additional operation center, and 150 customers. ISGN will integrate these offerings and people into MortgageHub Inc., an ISGN company and leading U.S.-based provider of web-based mortgage lending portals.

These expanded offerings and services will allow ISGN to provide end-to-end solutions including products, advisory services and business process outsourcing (BPO) for mortgage lending firms that handle the approximately \$2.6 trillion in loans either originated or refinanced in the United States each year. As interest rates rise and the value of refinanced loans declines to \$780 billion in 2009 from \$1.5 trillion in 2005, according to the Mortgage Bankers Association, lenders will be looking for trusted service providers to help maximize the profits from each loan.

“We are investing in developing the industry’s most comprehensive platform of integrated products and services that will re-map how lenders market, originate, service, and manage mortgages in the U.S.,” said Krishna Srinivasan, Chief Executive Officer and Vice-Chairman of ISGN. “As ISGN is positioned to transform the mortgage industry through technology and business processes, MortgageHub will be the vehicle for that transformation. Whether lenders are looking to solve a particular operational challenge with technology or require an entire outsourced business process solution, they can trust ISGN, and within it MortgageHub, to provide expert products and services.”

The agreement significantly expands ISGN’s loan origination, servicing and lifecycle management technologies and services. Through its acquisition, ISGN will integrate into Conshocken, Penn.-based MortgageHub, the technology platforms and services of Fair Isaac’s mortgage division including the Diamond loan origination solution the BridgeLink e-Services network for the mortgage industry, the LSAMS servicing system, the TCL construction lending system, the FORTRACS default management system, and the LenStar default communications network.

ISGN expands its U.S. footprint by acquiring more than 150 mortgage customers and more than 700 vendor partners through the BridgeLink network. ISGN will also add additional industry and technology expertise by offering employment to Fair Isaac’s 61 mortgage division employees, primarily located in Norcross, Georgia, near the major metro of Atlanta. Customers transitioning to ISGN from Fair Isaac will experience no disruption to their current service or agreements and will be able to leverage the value-added services of ISGN’s end-to-end industry offerings. Current ISGN customers also will have the opportunity for enhanced value-added services as a result of this acquisition.

“We are strategically building our company in order to provide customers with end-to-end products and services,” said Bill Adamowski, CEO and founder of MortgageHub, which received an equity investment from ISGN in September of 2006. “The addition of Fair Isaac’s people and proven technologies for mortgage lenders creates a new level of competitive advantage for our customers. Whether companies are looking for point-of-sale technology or servicing solutions, or anything in between, they will be able to trust us to provide expert products and services.”

ISGN is also considering future alliances between MortgageHub and Minneapolis-based Fair Isaac that would take advantage of the synergies between the organizations.

“We’re pleased to be able to place select products, services and mortgage industry experts in the hands of a growing technology leader with a specific focus on mortgage lending,” said Dr. Mark Greene, CEO of Fair Isaac. “While we’ve determined that certain aspects of our mortgage industry business no longer fit Fair Isaac’s long-term business strategy, we will continue to support mortgage lenders every day through offerings like FICO® scores, custom analytics, marketing services and other decision management technologies that help them make their best customer decisions.”

Fair Isaac’s mortgage banking division was established in 2004, when the company acquired London Bridge Software Holdings PLC. Decision technologies for collections and recovery added through that acquisition continue to be a cornerstone in Fair Isaac’s roster of analytics-powered solutions for the customer lifecycle.

About ISGN

ISGN Technologies Ltd, is the leading global technology solutions company positioned to transform the mortgage lending space by providing an end-to-end spectrum of technology solutions, advisory services and BPO. ISGN’s vehicle for transforming the mortgage industry is MortgageHub Inc., an ISGN company and US-based pioneer of web-based IT solutions and services. Headquartered in Chennai, India, ISGN has operations in Chennai, New Delhi, the U.S., the UK and Singapore. ISGN is a company in the K.K. Birla Group, one of India’s leading conglomerates, and has more than 12 years of industry experience. For more information, please visit www.isgn.com.

About MortgageHub

MortgageHub, is the mortgage lending industry's pioneer of web services-based lending software platforms. The company offers software solutions, consulting services, contract resources and business process outsourcing services that improve the origination, processing, and servicing of mortgage loans for the wholesale, correspondent, retail, construction, and consumer direct channels. MortgageHub was established in 1999, and boasts a client base that includes many of the nation's top 100 lenders. ISGN Technologies, a leading global technology solutions company focused on serving the residential mortgage segment, is a major strategic investor in MortgageHub. For more information, please visit www.MortgageHub.com.

About Fair Isaac

Fair Isaac (NYSE:FIC) makes decisions smarter. The company's solutions and technologies for Enterprise Decision Management give businesses the power to automate more processes, and apply more intelligence to every customer interaction. Through increasing the precision, consistency and agility of their decisions, Fair Isaac clients worldwide increase sales, build customer value, cut fraud losses, manage credit risk, reduce operational costs, meet changing compliance demands and enter new markets more profitably. Founded in 1956, Fair Isaac powers hundreds of billions of decisions per year in financial services, insurance, telecommunications, retail, consumer branded goods, healthcare and the public sector. Fair Isaac also helps millions of individuals manage their credit health through the www.myfico.com website. Visit Fair Isaac online at www.fairisaac.com.

Media Relations

India:

Uma Mahesh

ISG Novasoft Technologies Ltd

Uma.Mahesh@isgn.com

Pranav Kumar

Gutenberg Communications

pranav@gutenbergpr.com

+91.11.41324969 / 968 / 291

U.S:

Lavanya DJ

Gutenberg Communications

lavanya@gutenbergpr.com

1-212-239-874