

THE SUMMIT

September 2006

Volume 2 Issue 3

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THE SUMMIT

THE 5TH ANNUAL ATTORNEY SUMMIT

BY LINDSEY LESCH

The 5th Annual Attorney Summit, held this June in Minneapolis, was marked by record attendance, beautiful golfing weather, and successful entertainment. This year, 550 attendees were registered for the conference, which provided attendees the opportunity to meet with Fidelity management, clients, and fellow attorneys during the golf tournament, cocktail hour, various presentations, dinner, and the open house at the FNFS office.

The 2006 Attorney Summit Golf Tournament returned to the renowned Legends Golf Course, featuring prizes for longest drive, longest putt, and closest to the pin. Players were given the opportunity to win \$20,000 for a hole in one on hole #17. No one took home the prize for a hole in one this year, but Frank Olson of McCurdy and Candler LLC made the closest attempt.

This year's FNFS presentation covered topics such as Fidelity Network Performance in Bankruptcy and Foreclosure, Attorney Performance Reporting, Client Power Rating, EC Purchasing, NewInvoice, NewTrak, NewImage, and ProVest. At the end of the

presentation, Attorney Awards were presented for Performance Excellence, Service Excellence, and Rookie of the Year.

The entertainment following the dinner this year was provided by comedian Kevin Pollak, who delivered a memorable performance. Those who attended will be glad to know that similar entertainment is planned for next year.

If you were unable to attend this year, mark your calendars for June 13-15, 2007, when the 6th Annual Attorney Summit will return to Minneapolis, MN and will be held at the Marriott City Center in the heart of downtown Minneapolis. Register early to secure your place, as the 2006 conference was sold out in only 45 days, with hotels at maximum capacity by mid-May.

Registration for the next Summit will begin in spring 2007. Stay tuned for website information.

For those who plan ahead, the 7th Annual Attorney Summit in 2008 will make its way to Jacksonville, FL. Further details will be provided after the 2007 Summit.

Attorney Performance and Golf Tournament Award Winners pictured on pages 10 and 11.



SAVE THE DATE: JUNE 13-15, 2007

FIDELITY INFORMATION

Fidelity National Foreclosure Solutions, Inc.

A Division of Fidelity National Default Solutions



The Jacksonville offices of Fidelity National Foreclosure Solutions, NewTrak, NewImage Express, and NewInvoice relocated to a new office on the Fidelity corporate campus in downtown Jacksonville this July. The new workspace provides a positive environment with additional amenities and room for continued growth.



Fidelity National Foreclosure Solutions, Inc. (FNFS) provides loan servicers with single-source solutions for managing foreclosures, bankruptcies, and related matters on a nationwide basis.

Possessing the expertise to manage diverse loan procedures and credit types, FNFS helps clients realize consistent pricing for default management services as well as reductions in the cost per loan serviced.

When clients refer a loan to FNFS, we manage and report on the loan until resolution. The individual requirements of each loan are identified and processed to ensure the most efficient outcome. Stringent internal time limits are placed on every important event and active monitoring is conducted to minimize the overall timeframe. This loan level data is reported to Fidelity partners on a daily basis using NewTrak, Fidelity's web-based default management tool. NewTrak allows Fidelity and its clients to view status from the lowest level of detail on a case all the way up to an aggregated view of the statewide and nationwide performance of the vendor. It provides unparalleled efficiency by delivering critical case and management data at the fingertips of vendors, clients, and Fidelity employees.

NewImage Express (NIE) is another collaborative technology product offered by FNFS. NIE assists Fidelity clients and vendors with the expanding document retention requirements they face today. It is a secure, stand-alone scanning and document management system that reduces manual servicing requirements by transitioning hard copied documents to an electronic, indexed format for easy filing, retrieval, and storage. Once information has been transferred to electronic format,

it becomes a more valuable strategic resource. The integration of NewTrak and NIE allows users to manage their files along with the variety of documents associated with those files.

The system offers a secure 128-bit encrypted bidirectional conduit for transmission of documents between FNFS and our clients' offices. Stored documents can be viewed, searched, and printed worldwide from any computer through a secure password-authenticated Internet connection. An NIE user can easily find and send a document created years ago without rummaging through endless filing cabinets, making copies, and paying for the postage to mail it.

FIDELITY'S FIVE FUNDAMENTAL PRECEPTS

Autonomy and Entrepreneurship

Bias for Action

Employee Ownership

Minimize Bureaucracy

Close Customer Relationships

NewInvoice 5.0 is an important tool for the mortgage community that provides the most complete vendor management solution for B2B electronic invoice submission and processing in the industry. NewInvoice has made a significant investment in enhancing the

ability to create, present, and process the many thousands of invoices received daily by clients. Using approved stage pricing, NewInvoice has made the invoice approval process fully automated, allowing focus to be limited to exceptions.

From referral to invoice, Fidelity National Foreclosure Solutions, Inc. provides unique, money-saving solutions for the mortgage community.

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THE SUMMIT

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Do you want to be featured in next quarter's issue of *The Summit*? We welcome all articles or comments about your company/firm.** Tell us about changes, improvements, legislation that affects you — whatever you think will be interesting to readers of *The Summit*! The deadline for submissions for the next issue is September 15.

We also welcome your photos (digital photos set to the highest resolution are preferred). Send comments, photos, and story ideas to:

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**Fidelity reserves the right to edit submissions for space constraints.

WHEN SHOULD A CREDITOR OBJECT TO A MOTION TO EXTEND OR IMPOSE THE AUTOMATIC STAY - RECENT CASE DEVELOPMENT

by Thomas G. Tutten, Jr.
SIROTE & PERMUTT, P.C.

By now, all creditors have seen numerous motions in one form or the other requesting the court to “extend” or “impose” the automatic stay in situations where a debtor has filed multiple cases. Upon receipt of one of these motions, a creditor must decide if they want to object to the motion. In most cases, if the creditor chooses not to object, these motions are routinely granted and the debtor gets the benefit of the automatic stay, which otherwise may not have been available. Many courts will routinely extend or impose this stay for the life of the plan.

A recent case styled *In re: Earl Masuca* entered by a Bankruptcy Court in the Northern District of Alabama, Southern Division, (not published as of yet) addressed many of the complicated legal issues involved when a request to impose or extend the automatic stay is filed and objected to by a creditor in the case. In this particular case, the debtor had filed several prior cases. Motions to lift the automatic stay had been filed in each of these cases on behalf of the mortgage creditor. The debtor filed a “Motion to Extend Stay” or, in the alternative, “Motion to Impose Stay.” This motion was timely objected to by the mortgage creditor, a hearing was held and the court entered a fourteen page opinion setting out all of the legal issues involved with such a motion and objection.

The court found that there were four steps to determine whether to extend a stay pursuant to section 362(c)(3) of the Bankruptcy Code:

Step One- Determine if there was in fact a limitation of the stay under Subsection 362(c)(3)(A) when the case was filed.

Step Two- Determine if the case was filed in “good faith” as required by Subsection 362(c)(3)(B).

Step Three- Determine the parameters for determining “good faith” and the related burdens of proof and presumptions.

Step Four- Determine the criteria for determining “good faith.”

“MANY COURTS WILL ROUTINELY EXTEND OR IMPOSE THIS STAY FOR THE LIFE OF THE PLAN.”

The court found that when the case is presumed to have not been filed in “good faith” that the burden of proof is by “clear and convincing” evidence, a much stronger burden than the previous standard “preponderance of the evidence” burden. The court also found that it can find lack of “good faith” pertaining to an individual creditor in the case while finding “good faith” as to the rest of the creditors. This allows the court to refuse to extend or impose the stay for an individual creditor while allowing the extension of the stay for all others.

The practical application of this is that a Creditor will have a much better chance of prevailing when they object to these motions if the case is presumed to have not been filed in “good faith” under Subsection 362 (c)(3)(C)(i) of the Bankruptcy Code. What “good faith” means varies from jurisdiction to jurisdiction. Each local counsel is in the best position to help make that determination.



THOMAS G. TUTTEN JR. is the Managing Partner for Consumer Bankruptcy at Sirote & Permutt, P.C. in Birmingham, Alabama.

CLIENT SPOTLIGHT: HOMECOMINGS



HOMECOMINGS BK TEAM

(L TO R) Christine Freeman, Jennifer Galvin, Penny Ottman, Pat Gibson, Nicki Butler, Lisa Dahl, Monica Gonzalez.



HOMECOMINGS FC TEAM

BACK (L TO R) Mike Dacey, Stacey Minear, Erin Vaughn, Tony Wolfinger.
FRONT (L TO R) Brandi Smith, Monica Cervantes.

FNFS MN SOFTBALL

by Ron Stuart

When the FNFS Minnesota Information Technology and Operations co-rec league softball teams were scheduled to play against one another this summer, the FNFS activities committee sponsored a picnic at the park on the day of the game. After the picnic, everyone filled the bleachers at the softball diamond to watch the game. Fidelity IT put forth a competitive team effort but, in the end, Fidelity Ops celebrated a victory and holds bragging rights along with their trophy.



PAM ANDERSON (NEWINVOICE)

Photo by John Cody



NATE MILLER (OPS)

Photo by Ron Stuart



MARK CARDENAS
MALINDA CARDENAS

FRANK COON

JULIE COON

Photo by John Cody



JIM MORRIS (OPS)

CARRIE CURRAN (OPS)

JAIME GOVER
(OPS TEAM CAPTAIN)

KIM WESTPHAL (IT)

Photo by Ron Stuart

EC Purchasing

Welcome to EC Purchasing, part of Fidelity National Financial's family of companies. We started our business in 1999 to allow FNF customers to benefit from national account prices that are traditionally only available to America's largest organizations. As we embark on our sixth anniversary in business, we're proud that more than 20,000 businesses have improved their profitability by enjoying Fidelity's discounts on office supplies, overnight shipping, wireless, copiers, fax machines, scanners, conference calling, and more!



STEVE MIZES
EC PURCHASING PRESIDENT

HOW TO BECOME A MEMBER

Joining the EC Purchasing program is fast and simple. Just follow these three easy steps:

1. Log on to www.ecpurchasing.com and click on "Sign Up Here."
2. Complete the application, providing contact information for your sponsor.
3. EC Purchasing will contact you with your password.

WHY ARE WE OFFERING YOU DISCOUNTS?

As a Fortune 500™ company, FNF has negotiated significantly discounted prices available to a select few organizations. By helping our customers "link" to FNF's buying power, EC Purchasing will reduce your expenses and increase your profits with no cost, no risk, and no investment. It's one more way we can add value to our business relationship with you.

COMPLIMENTARY COST COMPARISON

To best understand the value of EC Purchasing, ask one of our account executives to provide you with a complimentary cost comparison. Just send us invoices of what you are currently spending for office supplies, copiers, computers, overnight shipping, and more. Our account executives will provide you with an exact comparison identifying the percentage savings and anticipated annual savings.

MORE NATIONAL VENDORS PARTNER WITH EC PURCHASING

If you're only using the EC Purchasing program for FedEx or UPS shipping, you'll be amazed at the number of additional product and service discounts that are available to you. We are constantly adding to the list of companies that provide 20%-50% discounts to our members. We encourage our members to review our web site, and call often to make certain they are always benefiting from all savings possibilities.

Sample Savings Comparison

Product/Service	Monthly Cost	Opportunity Savings	Member Cost
Office Supplies	\$3,616	25%	\$2,712
UPS or FedEx	\$2,887	50%	\$1,444
Cingular / Verizon	\$600	18%	\$492
Nextel / Sprint			
TOTALS	\$7,103	\$2,443	\$4,660

EC Purchasing's complimentary cost comparisons often find savings in excess of 20, 30 or even 50 percent for customers.

EC Purchasing has negotiated significant discount pricing with national vendors for office supplies, computers, copiers, wireless communications, temporary labor, and overnight shipping (examples shown below). Sign up for FREE and take advantage of tremendous savings!



DARE TO COMPARE:

EC Purchasing WILL ANALYZE YOUR COSTS TO QUANTIFY SAVINGS

EC Purchasing launched its business by offering member discounts on overnight shipping, but we've expanded considerably since then. Although you can still enjoy significant savings on FedEx and UPS shipments, take a look at the wide variety of discounts offered through EC Purchasing on other products and services:

TECHNOLOGY PRODUCTS

Members may purchase HP and Dell equipment from the manufacturer directly from a preferred pricing link posted on the EC Purchasing web site. For custom IT Products such as servers, scanners, networked printers, and more, please call our preferred value added reseller, JDMI infrastructure.

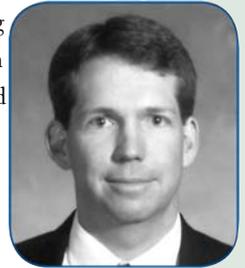
REDUCE OFFICE SUPPLY COSTS

If the cost of paper, pens, tape, files and other office supplies is taking a huge bite out of your budget, it's time to look at the discounts EC Purchasing could offer you through Office Depot and Staples. EC Purchasing consultants can quickly develop a complimentary analysis showing you a side-by-side comparison of your current costs versus the discounted pricing you could enjoy through EC Purchasing.

WHAT OUR CUSTOMERS SAY

"EC Purchasing has proven to be a wonderful resource to Holland & Knight (the country's 11th largest law firm with offices throughout the U.S.). We have worked with their account executives to explore savings opportunities in office supplies, overnight delivery, copiers, IT equipment, wireless service, and more. With EC Purchasing, we are able to enjoy volume discounts without being locked into exclusive agreements or minimum purchase commitments. I highly recommend EC Purchasing."

**DIRECTOR OF HUMAN RESOURCES,
HOLLAND & KNIGHT**
Andy Petterson



"With more than 300 attorneys, Winstead Sechrest & Minick P.C. is among the largest business law firms in Texas. The Firm's size is an asset to our clients, but it presents challenges in effectively managing costs which impact our clients' success. Winstead's business relationship with EC Purchasing, and Fidelity's leasing group, FNF Capital, provides a deeper discount for the Firm's fleet of more than 35 Canon High Speed/High Volume multifunction copiers than leasing directly from a vendor."

**DIRECTOR OF OFFICE SERVICES,
WINSTEAD, SECHRIST & MINICK, P.C.**
Gary Glahn



Office Supply Savings Analysis

Retail Prices				Member's Prices		
Product	Units	Retail Price	Total Price	Member Unit Price	Total Member Price	Savings
Copy paper, letter size	100	\$2.69	\$269.00	\$2.18	\$218.00	\$51.00
Copy paper, legal size	70	\$4.99	\$349.30	\$2.94	\$205.80	\$143.50
Tape	4	\$0.85	\$3.40	\$0.51	\$2.04	\$1.36
3-ring binders	2	\$5.27	\$10.54	\$1.68	\$3.36	\$7.18
Book, notary	2	\$11.21	\$22.42	\$8.48	\$16.96	\$5.46
Jumbo paper clips	6	\$0.39	\$2.34	\$0.30	\$1.80	\$0.54
Letter-size files	2	\$11.99	\$23.98	\$3.51	\$7.02	\$4.97
Correction tape	2	\$0.75	\$1.50	\$0.35	\$0.70	\$0.80
Flag tape, notarize	4	\$2.42	\$9.68	\$1.90	\$7.60	\$2.08
Post-its	3	\$2.19	\$6.57	\$0.59	\$1.77	\$4.80
Clasp env. (9" x 12")	2	\$15.99	\$31.98	\$4.18	\$8.36	\$23.62
Laserjet toner cartridge	2	\$88.99	\$177.98	\$84.95	\$169.90	\$8.08
Customer's invoice without ECP				\$908.69		
Customer's invoice (estimated) with ECP				\$643.31		
EC Purchasing Savings				\$265.38		

MICHIGAN: MANUFACTURED HOME PERFECTION CLARIFICATION

by Bill Meagher

TROTT AND TROTT, P.C.

Legislative action and judicial application have finally clarified what was previously a perplexing issue in the State of Michigan. In short, a security interest in a manufactured home affixed to real property can now be perfected through the recording of a mortgage. It took several years of various challenges, legislative involvement, and ultimately judicial interpretation to get to where we are today. A historical review is warranted in order to fully understand the significance of this development in Michigan law.

In re Kroskie

Prior to July 14, 2003, there was no mechanism in Michigan to convert a manufactured home to real property. In fact, the Sixth Circuit Court of Appeals ruled in *In re Kroskie*, 315 F.3d 644 (6th Cir. 2003) that the only manner in which to perfect a secured interest in a manufactured home under the Mobile Home Commission Act, MCL 125.2301 *et seq.* ("MHCA"), was to place the lender's security interest on the manufactured home's certificate of title.

Legislative Action

The *Kroskie* decision created chaos in the Michigan manufactured home financing market. In response to the chaos, the Michigan legislature enacted Public Act 44 of 2003 on July 14, 2003. Public Act 44 amended the MHCA to add a statutory mechanism for conversion of manufactured homes to real property through the recording of an affidavit of affixture.

While the intent of the legislature may have been clear, the language of the legislation caused more confusion than it resolved. In the years following the initial legislative response to *In re Kroskie*, additional challenges and litigation ensued. The litigants and courts were particularly interested in whether the new legislation was to be given retroactive effect and whether it was sufficient to allow perfection through standard real property methods.

The Michigan legislature took action in response to the ongoing turmoil. On October 4, 2005, the MHCA was once again amended. The most recent amendment unequivocally established that the legislation was retroactive and that perfection of a security interest in a manufactured home affixed to the realty could be accomplished through the recording of a mortgage. With the recent statutory amendment, the appellate courts were

now fully empowered to issue the key governing opinions on manufactured home perfection in Michigan.

Judicial Application

In re Oswald

In re Oswald, 444 F.3d 524 (6th Cir. 2006), presented the Sixth Circuit with the manufactured home security perfection issue in the bankruptcy context for the first time since the post-*Kroskie* legislative amendment. The Court opined that the most recent legislative amendment to the MHCA applies retroactively. The Court interpreted the legislative intent as being to clarify the pre-*Kroskie* version of the MHCA and to resolve the controversy about perfection created by the *Kroskie* decision.

MERS v. Pickrell

The ongoing perfection debate was quickly put to rest in the state court context following the *In re Oswald* decision. In *Mortgage Electronic Registration Systems v. Pickrell, et al.*, __ Mich App __ (2006), the Michigan Court of Appeals held that a security interest in a manufactured home affixed to real property prior to July 14, 2003 could be perfected through the recording of a mortgage. The Court determined that the legislative intent was to allow such liens to be perfected according to

real property law. The Court concluded that the security interest in the affixed manufactured home was perfected with the recording of the mortgage that encumbered both the real property and all fixtures, despite not having a secured interest reflected on the certificate of title to the manufactured home.

Summary

The two cases above offer much needed judicial support to the evolving legislation in the State of Michigan on the manufactured home issue. While additional challenges may arise, the intent of the legislature, with the support and clarification of the judiciary, offers much needed assistance to lenders with manufactured homes in Michigan.

"THE COURT DETERMINED THAT THE LEGISLATIVE INTENT WAS TO ALLOW SUCH LIENS TO BE PERFECTED ACCORDING TO REAL PROPERTY LAW."

BILL MEAGHER is the supervising Attorney of the Litigation Department, as well as a partner, at Trott and Trott, P.C..



FNFS APR RANDOM AUDIT PROGRAM

by Jennifer Anthony and Lynn McNamee

Since 2005, FNFS Operations has been conducting random audits of core stage information entered into NewTrak by Fidelity Network Attorneys. The purpose of that effort is to maintain the reliability of the Attorney Performance Report (APR) program. This is accomplished by ensuring that all firms are following the stage reporting requirements for their state outlined by FNFS Operations in the “NewTrak Stage Expectations” document.

In 2006, the FNFS Quality Assurance Department, managed by Jennifer Anthony, re-vamped the existing audit process in order to increase the random sampling, provide improved reporting information back to FNFS Senior Management, and to improve the feedback provided to Network firms concerning their audit results. A former FNFS Foreclosure Manager who also managed the Sales Audit team within the company, Jennifer is well-versed in the timeline compliance needs and APR Stage Expectations requirements necessary for a successful APR Audit program.

Each month, the Quality Assurance team randomly selects several states to audit. Once a state is selected, every firm in that state is audited at the same time. The initial audit contains a random sample of all core stages scored in the foreclosure and bankruptcy processes: First Legal, Service Complete, Judgment Entered, MFR Filed, and Hearing Date. Once the random audit sampling of loans is determined, an audit process in NewTrak will launch for the firms to acknowledge the audit. In order to complete the audit, firms are required to use NewImage Express to upload satisfactory evidence (such as the filed, stamped copy of a court document) that the date they entered in NewTrak for stage completion is accurate. The specific evidence required for each stage was agreed to by the firms practicing in each state, and is outlined in the NewTrak Stage Expectations document. Firms have a maximum of 14 days to upload these supporting documents.

Once audits are completed, notification is sent to the firms via e-mail indicating the results of their audit. If a firm passes the initial or “Primary” audit, a letter is sent stating that the firm has passed their audit and the audit is complete. If

any loans fail during the Primary audit, the Quality Assurance team conducts a Secondary audit with a larger sample of files for each failed stage. If a firm fails the Primary audit but then passes the Secondary audit, a letter is sent stating what files failed the initial audit, that those files have been corrected, that they have passed the second audit, and their audit is now complete.

If, however, a firm fails the Secondary audit, they are expected to conduct an internal audit of the stages which failed and to make all necessary corrections to their stage information. Fidelity provides the listing of all files that are currently within the APR for this internal audit by the firm and the firm has 30 days to complete all corrective action. After 30 days, Fidelity will conduct another Final random audit to ensure compliance by the firm and to review the percentage of events that required correction. Failure to achieve a passing audit from this Final sampling will result in consequences up to and including removal from the APR scorecard system and notification of audit results to clients.

The Quality Assurance team is pleased to report a very positive trend in all audits performed to date. While a handful of firms have failed their primary or secondary audit, it has been determined that in most cases the failures were not the results of false information which would have improved the timelines represented in the APR. Instead, most of these firms were found to have populated dates later than when the stages were actually completed, resulting in negatively impacted timelines for the firm! Bringing these types of examples to everyone’s attention has allowed firms to make corrections which reflect their true performance.

As the APR Audits continue, please be sure that your firm is in compliance with the NewTrak Stage Expectations document (available by contacting your designated FNFS State Representative or Supervisor). The Attorney Performance Report (APR) is an important reference tool for firms, for clients and for Fidelity, and the Quality Assurance team appreciates your assistance in protecting its integrity.

REASONS A FILE COULD FAIL AN AUDIT INCLUDE:

Date Fail: The date entered in NewTrak by the firm does not match the supporting document scanned into NewImage Express (NIE).

Incorrect Document: The document scanned into NIE does not support the stage audit.

Date Stamp Illegible: The supporting document scanned into NIE has an unreadable stamp or date entry or is otherwise unusable.

Audit Timeframe Expired: The proof of documentation for the stage audit was not scanned into NIE within the allowable timeframe of 14 days.

2005-2006 ATTY PERFORMANCE AWARDS

2005 PERFORMANCE EXCELLENCE - BANKRUPTCY

Reiner, Reiner & Bendett (CT)
Robinson Tait (WA)

2005 PERFORMANCE EXCELLENCE - FORECLOSURE

Manley Deas Kochalski (OH)
Potestivo & Associates (MI)

2005 SERVICE EXCELLENCE - BANKRUPTCY

Codilis & Associates (IL)

2005 SERVICE EXCELLENCE - FORECLOSURE

Hughes Watters Askanase (TX)

2005 ROOKIE OF THE YEAR

Shapiro & Kirsch (TN)



REINER, REINER & BENDETT

REINER, REINER & BENDETT: (L TO R)
Anna Allard (bk paralegal), Kathleen T. Madigan (attorney at law), Randall S. McHugh (partner & managing bankruptcy attorney), Patti Ann Lipinski (bk paralegal), Anna Gordon (bk paralegal).

MANLEY, DEAS KOCHALSKI:

BACK (L TO R) Thayer Horton (Service Mgr.), Brian Huggins (Cuyahoga County Mgr.), Michele Brown (Cuyahoga County Judgment), Liz John (Cuyahoga County Admin), Kim Milosevich (Judgment Mgr.), Jen Jordan (Sale Mgr.), Karissa Mirtallo (First Legal Mgr.)

FRONT (L TO R) Heather Burdick (Cuyahoga County Complaints, Ed Kochalski (Partner), Kelly Breckner (Cuyahoga County Judgment).



MANLEY DEAS KOCHALSKI



ROBINSON TAIT

ROBINSON TAIT: (L TO R) Nicole Krause, Jennifer Castleton, Jennifer Tait, John Edmundson, Sydney Robinson and Tammy Buechler

POTESTIVO & ASSOCIATES:

BACK (L TO R) Angel Stach, Susan Kania, Jamie Paravano, Amy Angelo, Brandon Evans, Jackie Taylor, Shevon Elam, Rachel Jury, Erica Bryant, Brian Kendall, Karly McCallum.

MIDDLE (L TO R) Pam Smith, Christina Barberi, Pauline VanDamme, Brian Potestivo, Jocelyn Floyd, Karen Zeock, Trina Warren, Heather Christel.

FRONT (L TO R) Angela Veda, Megan Schwarze, Holly Eason, Susan Brown, Lauren Kush, Charlotte Haack.



POTESTIVO & ASSOCIATES



CODILIS & ASSOCIATES

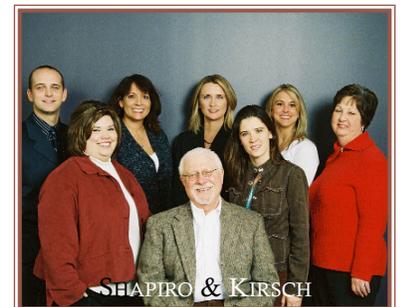
BACK (L TO R) B.J. Maley (Bankruptcy Supervising Attorney), Pam Fotino (Bankruptcy Manager), Jaycy Varghese (Bankruptcy Supervisor).
FRONT (L TO R) Trish Zannelli and Sue Trudo.



HUGHES WATTERS ASKANASE

"We are honored to receive the 2005/2006 Service Excellence Award! The award was certainly a morale booster for our employees."

- CAROLYN TAYLOR, Hughes Watters Askanase



SHAPIRO & KIRSCH

BACK (L TO R) Jeremy Lipford, Sharon Fewell, Denise Griffin, Ginny Miller, Mary Anne Lane.
FRONT (L TO R) Ashley Woods, Joe Kirsch, DJ Blumer.

Q2 - 2006 WINNERS FORECLOSURE

AR	Mickel Law Firm, PA
CO	Aronowitz & Ford, LLP
IA	Belin, Harris, Lamson & McCormic
IN	Bleecker Brodey and Andrews
MA	Korde & Associates
MN	Usset & Weingarden, PLLP
MS	Adams & Edens PA
MS	Shapiro & Massey
NC	Shapiro & Ingle
NC	Morris, Schneider & Prior, LLC
NY	Jonathan D. Pincus
OH	Manley Deas & Kochalski
OH	Shapiro & Felty
OH	(Cuyahoga County) Manley Deas & Kochalski
OR	Shapiro & Sutherland, LLC
PA	Shapiro & Kreisman
SC	Finkel Law Firm, LLC
TN	Apperson, Crumo, Duzane & Maxwell PLC
VA	Shapiro & Burson
WI	Vollmar and Huismann, S.C.

APR INCENTIVE WINNERS

Each quarter, FNFS distributes financial incentive awards to the top ten performing firms in Foreclosure and Bankruptcy in the form of \$20 per billable file, with the next ten firms receiving \$10 per billable file. To date FNFS distributed over \$275,000 to top performing firms as quarterly incentive payouts.



Q2 - 2006 WINNERS BANKRUPTCY

AR	Mickel Law Firm	OR	Shapiro & Sutherland, LLC
FL	David J. Stern, PA	PA	Goldbeck McCafferty & McKeever
IL	Codilis and Associates, PC	PA	McCabe Weisberg
IL	Freedman, Anselmo, Lindberg & Rappe	PA	Shapiro & Kreisman
IL	Kluever and Platt	SC	Roger, Townsend, and Thomas
LA	The Boles Law Firm	SC	Weston Adams Law Firm
MA	Korde and Associates	TN	Shapiro & Kirsch
NH	Harmon Law Offices, PC	VA	Friedman and MacFadyen
NJ	Fein, Such, Kahn & Shepard	VA	Shapiro & Burson
NJ	Zucker, Goldberg & Ackerman	VA	Sykes, Bourdon, Ahern & Levy
NY	Shapiro & DiCaro		



"I received yesterday the letter and check regarding the Bankruptcy Incentive Award. I am very proud of the work that my staff has done to get to this point. We are striving to be in the top 10 nationwide. I fully understand that you do not need to give out the incentive awards. I am very appreciated of this and in my way have tried to use your incentive to create an incentive for my staff. We are going to use the check to create a "lunch" fund to buy bagels, pizza and other foods."

- Steven C. Lindberg, FREEDMAN, ANSELMO, LINDBERG & RAPPE

(left) Lisa Cinquegrani (BK Manager) and Steven Lindberg.

2006 ATTY SUMMIT GOLF TOURNAMENT



(LEFT): Selena Edwards (FNFS) at Hole 17, where a Hole in One could have won \$20,000. There were no Hole in One winners this year. Better luck next year!

(RIGHT): The team with the lowest score (L to R): Mike Arnovitz, Gerald Shapiro, Clay Cornett, and Ernie Codilis.



FIRM SPOTLIGHT: MANN & STEVENS, P.C.

by June Mann

MANN & STEVENS, P.C.

Mann and Stevens, P.C. earns this quarter's Firm Spotlight for their consistent performance, according to the Fidelity APR, in both Bankruptcy and Foreclosure in Texas.

Thinking outside the box, along with a strong commitment to quality service from loyal employees has helped Mann & Stevens, P.C. to effectively and efficiently represent its clients since 1996. Mann & Stevens is based in Houston and provides services to the mortgage banking industry throughout the state of Texas. Its current shareholders, June Mann and Diana Stevens, met while in law school, and each have more than 20 years of experience representing mortgage companies and financial institutions in consumer and business bankruptcy, foreclosure, eviction, probate and litigation matters.

Partnered with Fidelity and its predecessor since the inception of the firm, Mann & Stevens has grown and continues to prosper as Fidelity has expanded in order to meet its clients' needs. June and Diana have attended the Fidelity Summit each year since its inception, and have taken an active role in Fidelity's programs as speakers and productive participants. Mann & Stevens currently employs eight attorneys and over 30 staff members. The firm is dedicated to pursuing the most economical and adept solutions to ensure that their clients' issues are handled expeditiously and in a professional manner. Additionally, the staff at Mann & Stevens is well versed and trained in the many complex issues that face the mortgage banking industry and the firm is proud to state that someone will always be there to solve any last minute issues that may arise.

“JUNE AND DIANA TAKE A VERY PERSONAL INTEREST IN THEIR FIRM AND THE CASES THAT THE FIRM IS HANDLING...”

June's specialty is the representation of mortgage companies and financial institutions in consumer, business, and Chapter 11 bankruptcies, and Diana's main focus is in the areas of foreclosure, eviction, probate and litigation. Additionally, two of the firm's valued employees, Stacy Borgfeldt, the Foreclosure Manager, and Thomas Delaney, the Title Manager, have both been with the firm since its inception and work with many other longtime employees to resolve issues on a daily basis.

June and Diana take a very personal interest in their firm and the cases that the firm is handling; clients may reach them directly at any time to discuss problem files. This hands-on philosophy has helped to create a solid and knowledgeable firm that is able to solve problems aggressively and proficiently.

Although each department at the firm has its own employees and managers, June and Diana promote teamwork. When the going gets tough, it is common for the firm to draw upon all of its internal resources and talent to deliver the highest standards of service to their clients. This can-do attitude has helped Mann & Stevens attain the level of success it enjoys today.



DIANA STEVENS, SCOTT BARNES (FNFS), and JUNE MANN (l to r) at the 2005 Attorney Summit, where Mann & Stevens received a "Service Excellence" Award.

EMPLOYEE SPOTLIGHT: CHRISTINE ANDERSON

by Lindsey Lesch

Every office has that one person who inexplicably brightens faces and lightens the mood. In FNFS' Minnesota office, that person is Christine Anderson. With her good humored pranks and spunky attitude, Chris has earned a reputation as the office jokester. However, her charms are not limited to humor alone. In work and in play, Chris is willing to take on any challenge, especially those involving the outdoors. Whether it's snowmobiling or Walleye fishing, this native of the Midwest has a new take on what it is to be an all-American Mom.

Chris started with Fidelity in the fall of 2002 as a "Customer Service" Supervisor. At that time, her team handled referrals, fees and costs, payoffs and reinstatements, judgment figures, and bids. With the numerous responsibilities she was undertaking, Christine maintained the philosophy that "you have to have some humor in this stressful industry." Even when she's juggling work responsibilities and motherhood, Chris remembers that it's the little things that can add to your day – like finding just the right cowbell to ring when her team resolves a "problem file." Like Christopher Walken and Will Ferrell in their famous SNL skit, Chris' teams always "need more cowbell!"

Christine has worked in many different areas of the company. First as "Customer Service" Supervisor where she was later promoted to Manager. Shortly thereafter she was transferred to a Foreclosure Manager. She then became a Special Assets Manager and was recently promoted to an Assistant Vice President on the Special Assets team. Motivated by a challenge, Chris thrives in this environment where performance is measured by timelines. As she says, "It's motivating to be able to measure your results and always strive for more — raise the bar."

One of Christine's favorite things about FNFS is "how innovative everyone is." It didn't take long for her

to notice that "everyone is excited about new ideas and change." This creative thinking is a perfect fit for Christine, who, as the youngest of nine children, was forced to use her brains to combat her older siblings. Never one to physically harm others, seven-year-old Christine once placed sheets of butcher paper (a coloring-time staple in her house) under an older sister's mattress when she was picked on. When this sister, who was a very light sleeper, tried to get comfortable in her bed, her mattress crinkled and crunched all night long.

While Christine's antics may show her mischievous side, those who know her will tell you that she is truly kind and is refreshingly devoted to her family. When she and her husband are not traveling to their son's games, Chris enjoys spending time with her family in other outdoor activities. Whether it's snowmobiling, fishing, or playing soccer, this sporty mother lives life to the fullest – and for a good reason. While she has always been adventurous, Chris' attitude changed a bit when her mother was re-diagnosed with Breast cancer a year ago after having being cancer-free for ten years. After this reoccurrence, Chris and her sisters started their team called "Barb's Backers" and have been active in Breast Cancer fund raisers, participating in various walks and runs.

Christine's life experiences have given her the necessary tools for dynamic leadership. Her good nature, witty antics and motivating management style make her a perfect fit in any department.

"IT'S MOTIVATING TO BE ABLE TO MEASURE YOUR RESULTS AND ALWAYS STRIVE FOR MORE — RAISE THE BAR."

To learn more about how you can help with the fight against Breast cancer, please visit www.susangkolmen.org.



TENNESSEE SERVICEMEMBERS CIVIL RELIEF ACT OF 2006

by Joe Kirsch

SHAPIRO & KIRSCH, L.L.P.

The Tennessee Legislature recently passed a bill that we will call the Tennessee Servicemembers Civil Relief Act (TSCRA). This bill was signed into law on May 15, 2006 and became effective July 1, 2006. The bill suspends any foreclosure provision of a home mortgage until 90 days after the return to Tennessee of any reservist or Tennessee National Guard member. Such an agreement must have been entered into before being called into full-time duty outside the U.S. during a period of hostilities.

To take advantage of the TSCRA, the servicemember must submit certain information to the lender. The servicemember must provide a written notice to the lender prior to or during deployment in order to suspend foreclosure of a home during the period of deployment. The notice must include a copy of the deployment order and an anticipated date of return that authorizes the lender to rely upon such date in any future foreclosure. If the anticipated date of return changes, the servicemember must submit additional notice to the lender. Such notice can be given at any stage before a final foreclosure sale. Notice can also be given pursuant to federal law under Section 202 of the Servicemembers Civil Relief Act (SCRA).

Several distinctions should be made between the two laws. The TSCRA pertains specifically to the purchase of a home by certain servicemembers in the state of

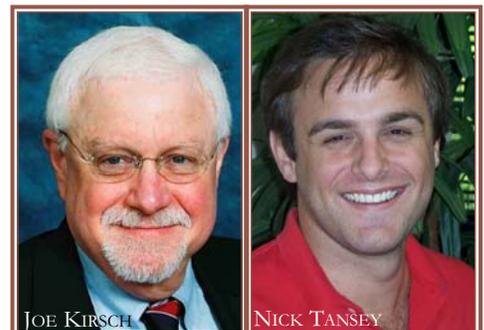
Tennessee, while the SCRA applies to any civil action by or against a servicemember. Unlike the SCRA, the TSCRA does not require the servicemember to go to court and does not provide damages if the act is violated. Additionally, the TSCRA requires servicemembers to submit a copy of their deployment orders, while the SCRA requires a communication stating how the military duty interferes with the proceeding and a communication from the commanding officer denying military leave. The servicemember still may execute a waiver pursuant to Section 107 of the SCRA.

The TSCRA also has practical implications for the company which may service such a file. The statute can delay the foreclosure process for an indefinite amount of time because it

provides that the mortgagee may not commence action until the servicemember returns to the state. What if the servicemember doesn't return to the state? What is the relief? The statute is silent. A lawsuit could be brought for relief in this case. A guardian would have to be appointed for the servicemember who would file a report with the court. The court could then make a decision with the facts at hand whether to permit a foreclosure. Any pleadings should contain an allegation that the mortgage company is suffering irreparable harm by not being paid. No precedence has been established for court rulings on this statute.

“THE STATUTE CAN DELAY THE FORECLOSURE PROCESS FOR AN INDEFINITE AMOUNT OF TIME...”

This article was written by JOE KIRSCH, managing partner of Shapiro & Kirsch, LLP, whose practice includes Tennessee and Arkansas, with the assistance of NICK TANSEY, a third year law student at Mississippi College School of Law.



FEES AND COSTS MODULE

by Lindsey Lesch

Fees & Costs

One of the benefits of NewTrak is its ability to track and document the progress of a file, which then allows FNFS to report performance based on this data. Prior to March of 2005, fees and costs requests from servicers and vendors came in via email to a designated public box. The turnaround time for the request was about 30 hours.

In March of 2005 the introduction of the Fees and Costs Module revolutionized the fees and costs process for FNFS and its clients. The module provides immediate tracking as well as timeline documentation of when and by whom requests are made and completed through NewTrak. When a servicer needs the fees and costs on a file, a requester opens a fees and costs request in NewTrak. This automatically generates a request on all active processes on that loan to the vendor assigned to each process (Foreclosure, Bankruptcy, BPO, Vacancy, etc.). When all of the fees and costs for the eligible processes have been provided and totaled, they are combined in one module and sent back to the requester. With the automation of the system and measurable performance through NewTrak, the average time for a fees and costs request has been reduced to approximately 40 minutes, with many firms averaging only a matter of minutes.

Additional convenience has been created for users, such as loss mitigators, who do not need access to NewTrak for anything other than fees and costs. These users are able to request fees and costs quotes through the website, www.feesandcosts.com or [.net](http://www.feesandcosts.net). These websites provide a direct link to the Fees and Costs Module in NewTrak. This module also allows for

automation, which sends out requests to vendors having active processes and responds back to the requester when completed.

Because attorneys are scored on their response times for fees and costs requests through FNFS' Attorney Performance Reporting (APR), we would like to take the time to provide additional information about a couple features of the module that have generated some questions:

- The Fees and Costs “timer” will continue to “tick” even after the request has been completed. It will stop running when the requester has acknowledged the completion. However, NewTrak creates a time stamp at the exact moment each request is completed by the firms or vendors. The APR score is based on these

time stamps. The data included in the APR for fees and costs requests is accessible through the Service Detail Report on the FNFS Reporting Site.

- A fees and costs request will automatically open on every open process for the loan in question, even if multiple processes are currently being handled by one firm. Firms handling multiple processes are required to respond to the request in each process.
- The Fees and Costs Turntime Service Activity has been removed from the BK APR score. This stage will still appear on the scorecard, but will have no weighting applied. The 2 percentage point weighting previously applied to Fees and Costs in bankruptcy has been reallocated to the remaining service items with 1 percent going to “Referred to Received” and the other 1 percent going to “Reprojection Completion Percentage.”

“THE MODULE PROVIDES IMMEDIATE TRACKING AS WELL AS DOCUMENTATION THROUGH NEWTRAK OF WHEN AND BY WHOM REQUESTS ARE MADE AND COMPLETED.”

DEPARTMENT SPOTLIGHT: DOCUMENT EXECUTION

by Dory Goebel and Chrys Houston

Fidelity National Foreclosure Solutions, Inc.'s Document Execution teams are responsible for facilitating requests between attorneys and clients for documents that need to be executed. FNFS has signing authority for a number of our clients. Any documents that can be executed by FNFS are executed and returned to attorneys, while those that must be executed by clients are forwarded to clients or investors and are tracked through a process within NewTrak called "Signature Required."

In January 2006, FNFS introduced Signature Required into NewTrak. This feature provides the opportunity for the attorney, FNFS and the client to communicate regarding the execution of documents relating to the foreclosure or bankruptcy. When attorneys click on the Signature Required Button in NewTrak, a pop-up window opens for them to identify the process for which the document needs to be executed. Once the process is selected, a signature required process is opened for attorneys to provide the document that needs to be executed through a step in NewTrak. When the document is loaded into NewTrak, it automatically prints in Minnesota for the Document Execution team to work.

The Document Execution team in Minnesota manages the execution of documents through Signature Required while our Client Document Execution team in Jacksonville works with the clients and 3rd party investors on documents that FNFS is not able to execute. In Minnesota, Dory Goebel manages the Document Execution team with the assistance of supervisors Holly Farley and Bethany Hood.

In Jacksonville, Chrys Houston manages the Client Document Execution team with the assistance of supervisor Reginald Lynch.

The Document Execution team is set up like a production line, ensuring that each document request is resolved within 24 hours. On average, the team will execute 1,000 documents per day. The Document Execution department, totaling 18 associates, is divided into 2 areas, the Routing team and the Document Review team. The routing team distributes documents between internal team members and to signors. The teams work hand-in-hand to get the documents signed and returned to the attorneys. (See Diagram on page 17).

The Client Document Execution team is made up of 8 associates who work to obtain signatures on all documents where FNFS does not have authority to sign. They work not only with the clients but also with their investors to secure signatures and ensure they are returned to the firms. The timeframe for forwarding a document to a client or investor is within 24 hours of the MN team launching the document forward process. The only exception is if the

investor is unable to be located – in these cases the team will perform detailed research in an attempt to obtain a contact by utilizing various resources that are available to them.

With the introduction of Signature Required, we have the ability to track documents and identify documents that may have been misplaced and need to be re-executed. Documents are sent via next day air, so attorneys should receive documents within 48 hours of their request when signed in-house. Any document that is not reflecting as returned to the attorney within 48 hours is re-executed that

"DOCUMENTS ARE SENT VIA NEXT DAY AIR, SO ATTORNEYS SHOULD RECEIVE DOCUMENTS WITHIN 48 HOURS OF THEIR REQUEST WHEN SIGNED IN-HOUSE."

CONTINUED ON NEXT PAGE



REVIEW AND QUALITY CONTROL TEAM

REVIEW AND QC: BACK (L TO R) Holly Farley (sup.), Amy McBain, Allen LeTourneau, Christopher Fyhr, Alfonzo Greene.

MIDDLE (L TO R) Seema Menon, Kimberley Anoka, Blong Yang.

FRONT (L TO R) Laura Hescott (lead), Elizabeth Milburn, Michael Thomas, Carmela Lagarile, Dory Goebel (mgr.).

ROUTE AND ENTER: BACK (L TO R) Jim Morris, Christina Seabright (lead), Valarie Crawford, Andre Friedman.

FRONT (L TO R) Shannon James, Amber Kaiser, Paris Jackson, Bethany Hood (sup.), Dory Goebel (mgr.).



ROUTE AND ENTER TEAM

EMPLOYEE ANNIVERSARIES

JULY, AUGUST, SEPTEMBER, OCTOBER

same day. Additionally, the Signature Required process allows for all users to view the status of the requested document. Documents that have been forwarded to clients show their status in the “document forward” process. The next goal for document execution is to set the standard for any requests that are received prior to 2:00 CT to be mailed to attorneys the same day.



Sig Req

Document requested in NewTrak through Signature Required. Document is auto-printed, stapled and routed to the Review Team.

Document is reviewed based on FNFS’ signing authority and attorney comments. If the document can be executed by Fidelity, the review team updates NewTrak and the “Printed for Execution” process is initiated. If a document cannot be executed, the “Doc Forward” process will be initiated for the Client Document Execution team.

Executable documents are returned to the route team to be routed to a signor or notary. The document is placed in an interoffice envelope and passed out to the signors.

After the document is signed and notarized, the document is sent to the Quality Control team. This team reviews the document to ensure that proper signing authority has been utilized, all information is filled out, and proper signature and notary is completed.

Document is returned to the attorney. The Enter Team will complete the step “Document Notarized and Sent to Attorney.” The document is sent by the mailroom via overnight UPS.



CLIENT DOCUMENT EXECUTION:
 BACK (L TO R)
 Matthew Terrill,
 Angie Smith,
 Marinda Bottoms,
 Annetta Milligan,
 Chrys Houston (mgr)
 FRONT (L TO R)
 Reginald Lynch (sup),
 Angie Bryan-Withers,
 September Stoudemire,
 Cecilia Knox (lead).

CLIENT DOC EXECUTION TEAM

- | | |
|--------------------------|--------------------------|
| Joseph Alvarado | Scott Keller |
| Felix Amenumey | Kyurstina Lawton |
| Sarah Block | Lindsey Lesch |
| Janette Boatman | Whitney Lewis |
| Sheri Bongaarts | Brock Martin |
| Jennifer Bradjich | Donna McNaught |
| Christopher Bray | Marissa Menza |
| Tammy Brooks-Saleh | Steve Moe |
| Jacqueline Brown | Taylor Moore |
| Paul Bruha | Anmarie Morrison |
| Hari Charagundla | Melissa Mosloski |
| Julie Coon | Susan Nightingale |
| Jeremy Cox | Richard Olasande |
| Yvette Day | Ingrid Pittman |
| Teresa DeBaker | Rona Ramos |
| Kimbretta Duncan | Paige Sahr |
| Selena Edwards | Kimberly Sanford |
| Fedelis Fondungallah | Erika Spencer |
| Elizabeth Geretschlaeger | Maya Stevenson |
| Peggy Glass | September Stoudemire |
| Steven Grout | Emmanuel Tabot |
| Michelle Halyard | Keo Maney Kue Vang |
| Craig Hanlon | Rebecca Verdeja |
| Chrys Houston | Kim Waldroff |
| Etsuko Kabeya | Katrina Whitfield-Bailey |
| Gloria Karau | Jerry Yang |

1 YEAR

- | | | |
|------------------|----------------------------------|----|
| Robyn Colburn | BANKRUPTCY SPECIALIST | 5 |
| Frank Coon | AVP BANKRUPTCY SUPPORT | 5 |
| Jason Dreher | ACCOUNTING MANAGER | 5 |
| Craig Hinson | FORECLOSURE SUPERVISOR | 5 |
| Paul Hunt | VP IT CORE DEVELOPMENT | 5 |
| Katie Zrust | BANKRUPTCY SPECIALIST | 5 |
| Larry Dingmann | SVP DIVISION COUNSEL | 6 |
| Fanessa Fuller | AVP IMP. AND TECH. SUPPORT | 6 |
| Cathy Hagstrom | STOP HOLDS SPECIALIST | 6 |
| Jamal Kahin | NEWINVOICE DEVELOPER | 6 |
| Pam Kammerer | NEWINVOICE AUDITOR | 6 |
| Joel Martinson | NEWINVOICE DEVELOPER | 6 |
| Kim Mullins | NEWINVOICE LEAD AUDITOR | 6 |
| Renae Stanton | BANKRUPTCY SUPERVISOR | 6 |
| Mellisa Ziertman | SPECIAL ASSETS LEAD | 6 |
| Rodney Cadwell | VP BUSINESS DEV. AND CLIENT IMP. | 7 |
| Pam Anderson | MANAGER, NEWINVOICE | 8 |
| Angela Vaith | NEWINVOICE LEAD AUDITOR | 10 |
| Joyce Helberg | LOSS ANALYST | 11 |
| Deidra Murr | NEWINVOICE AUDITOR | 11 |
| Susan Carstensen | POST IMP/TESTING MANAGER | 13 |
| Angela Morris | PRODUCTION COORDINATION MANAGER | 13 |

6 YEARS

ATTORNEY GUEST SEMINARS

Fidelity would like to thank those firms who participated in the Attorney Guest Seminar program this past quarter. The schedule for the Guest Seminars for the remainder of 2006 is listed below. Here are some photos from a few of the seminars in April, May, and July.



SHAPIRO & KIRSCH
 BACK (L TO R):
 Jeremy Lipford,
 Sharon Fewell,
 Denise Griffin,
 Ginny Miller, Mary
 Anne Lane.
 FRONT (L TO R):
 Ashley Woods, Joe
 Kirsch, DJ Blumer.

APRIL - MN



HUNT LIEBERT
 BACK (L TO R):
 Sabrina Wright (FNFS),
 Bill Geary (FNFS),
 Selena Edwards (FNFS).

MIDDLE (L TO R):
 Chrys Houston (FNFS),
 Michelle Halyard (FNFS),
 Reginald Lynch (FNFS).

FRONT (L TO R):
 Richard Leibert
 (Hunt Leibert),
 Susan Higgins
 (Hunt Leibert).

MAY - FL



BAER, TIMBERLAKE, COULSON & CATES
 BACK (L TO R): Anita Bryant, Crisha Littrell, Debra Stopforth, Jane Bailey, Angela Ortego,
 Nicole Smallwood, Cindy Davis, Matthew Hudspeth, Deborah Jeffries, Richard Chapman.
 FRONT (L TO R): Glenda Smith, Candice Elliott, Brandy Wright, Sydney Staten, Sherry
 Tolbert, Charonda Gaines, Amanda Bread, Tina Woodberry.

MAY - MN

ATTORNEY GUEST SEMINAR PROGRAM SCHEDULE 2006 - MN

MONTH	STATE	FIRM
AUGUST	MS	Dyke, Henry, Goldsholl
SEPTEMBER	KY/IN	Reisenfeld & Associates
OCTOBER	VA	Samuel I. White P.C.
NOVEMBER	SC	Rogers Townsend Thomas
DECEMBER	NC	Brock & Scott

ATTORNEY GUEST SEMINAR PROGRAM SCHEDULE 2006 - FL

MONTH	STATE	FIRM
AUGUST	MI	Trott & Trott
SEPTEMBER	FL	David J. Stern
OCTOBER	SC	McDonald McKenzie
NOVEMBER	OR/WA	Bishop White & Marshal
DECEMBER	FL	Marshall Watson



SHAPIRO & SWERTIEGER
 BACK (L TO R):
 Whitney Lewis (FNFS),
 Andrew Devitt (FNFS),
 Lynn Doyscher (FNFS),
 Philip Hasty (S&S),
 Chris Maset (FNFS).
 FRONT (L TO R):
 Sean Quirk (S&S),
 Raynette Prince (FNFS),
 Jim Larotonda (S&S),
 Courtney Coleman
 (S&S).

JULY - MN



SHAPIRO & SWERTIEGER
 BACK (L TO R):
 Sean Quirk (S&S),
 Philip Hasty (S&S),
 Courtney Coleman
 (S&S),
 Christina Allen (FNFS).

FRONT (L TO R):
 Jim Larotonda (S&S),
 Jeanelle Gray (FNFS),
 Melissa Mosloski
 (FNFS).

JULY - MN

NEW TO THE FIDELITY PARTNERSHIP

Fidelity National Foreclosure Solutions welcomes the following clients and firms to the Fidelity partnership from April, May, June, and July.

CLIENTS

FNFS and NewTrak	Aegis
FNFS and NewTrak	Specialized Loan Servicing
NewInvoice	Fremont Investments
NewTrak	Homecomings
NewTrak	ABN AMRO

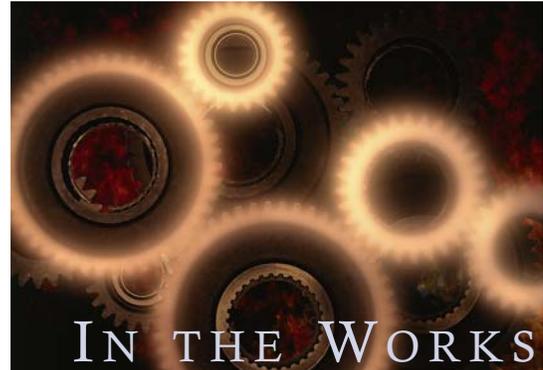
FIRMS

AK	Alaska Trustee, LLC
AK, HI, ID, MT, OR, WA, TX	Malcolm Cisneros
AK, HI, ID, MT, OR, WA, TX	Trustee Corps.
AL, MS	Dumas and McPhail, L.L.C.
AR	Robert S. Coleman, Jr., P.A.
CO	Edwards & Taylor, LLC
CO	Frascona, Joiner, Goodman and Greenstein
HI	Pite, Duncan & Melmet
IL	Wirbicki Law Group
MO	Codilis, Stawiarski & Moody
MT	Just Law Office
NH	Korde & Associates
PA	Shaffer & Scerni
PA	Zucker, Goldberg, Ackerman
SC, TN	Brock & Scott, PLLC
SC	Fleming and Whitt, P.A. (formerly Pearce W. Fleming Law)
TN	Richard B. Maner, PC
TX	Robertson & Anschutz, P.C.
VA	Specialized, Inc. of Virginia

FNFS PROMOTIONS

Our continued growth and success as a leader in the Default Servicing industry has enabled Fidelity to provide promotional opportunities for our team members. This summer, additional layers were added to FNFS' management structure with the following promotions:

Barb Nickel: Senior Vice President, Controller
Chuck Cote: 1st Vice President and FL IT Site Manager
Dave Funk: 1st Vice President and MN IT Site Manager
Bill Newland: 1st Vice President and FL Ops Site Manager
Chris Hymer: 1st Vice President and MN Ops Site Manager
Michael Cloin: Vice President, Business Analytics
Stephen Garrett: Vice President, Core Development
Matt Rogina: Vice President, Customer/Attorney Relations
Christine Anderson: Assistant Vice President, Special Assets
Frank Coon: Assistant Vice President, Bankruptcy Support
Bill Geary: Assistant Vice President, Financial Support
Scott Walter: Assistant Vice President, Bankruptcy Attorney Management



NEWIMAGE EXPRESS: NewImage Classic is kicking off a barcode project to provide further automation for the Fidelity-based Signature Required processes. NewImage rolled out EquityOne as a new client on the latest version of NewImage which incorporates a new user interface and enhanced work flow management tools. Further roll-outs involving other Fidelity companies are scheduled for the weeks and months ahead.

NEWINVOICE: Now that NewInvoice has successfully converted all of its clients to 5.0, we are working on enhancements and new modules to better serve our customer and clients.

NEWTRAK: The following items are scheduled for release in August/September:

- New GSM (NewTrak log on screen) will pave the way for future single sign on capability with NewInvoice and NewTrak.
- Spell checker for Intercoms.
- On/off capabilities for automated Intercoms.
- Data exchange with Quandis/FreddieMac DCS.

NewTrak will be upgrading hardware and software over the next month to accommodate continued growth.

NTIEE: NTIEE now has over 70 attorneys integrated, using differing web services to support integration between NewTrak and case management systems. We continue to work on imaging exchange capability and an improved error code framework. Before the end of the year, NTIEE will use the newly released Business Partner Interface to allow greater functionality including “push” of data to attorneys (NTIEE currently utilizes “pull” where attorneys request data rather than subscribing to receive automated updates).

PEAK PERFORMANCE AWARD WINNERS

The Peak Performance Award program was created to recognize superior employee performance at FNFS. Employees are nominated for noteworthy performance, customer praise, suggestions or improvements, or completion of additional tasks. Peak Performance Award winners have taken it upon themselves to improve our company through their exceptional work ethic, creativity, and customer service.



Angela received a Peak Performance Award for her work in the BK POC and Plans department. Her manager praised Angela's personal attention to her clients' problems and the way she takes full ownership of any issues until they are resolved. Angela was recently promoted to Supervisor over this team.



In April, Holly was nominated for an award for her assistance with holds and stops on GA/TX Super Tuesday. Holly gladly stepped in and completed these additional tasks while also managing her Georgia foreclosure portfolio. Her manager also recognized Holly's thorough work ethic and pleasant personality.



Macy's manager nominated her for a Peak Performance Award for her impressive responsiveness to issues for Fidelity clients as well as fellow Fidelity associates. Multiple internal teams have praised Macy's consistent assistance and expedient resolution to issues.



Brian received a Peak Performance Award when he went out of his way after business hours to help a client resolve issues with access to one of their systems. He was nominated by a team other than his own for the extra time and effort he put in to support FNFS operations.



An FNFS client contacted Amy's manager to praise her level of professionalism in any communications this client had received from Amy. Amy was nominated for a Peak Performance Award in recognition of her proven effort to make sure her transactions are complete and clear at all times.



Paige received a Peak Performance Award based on the comments received from Zucker, Goldberg & Ackerman. Paige took the time to walk them through FNFS' APR reports to help them better understand the factors that make up their reports. The result was an improved APR score for the firm.



Sandra was nominated for a Peak Performance Award in May for her work with several Fidelity clients on sales results. Each client expressed how happy they were with Sandra's reliable performance in this area.



Lee received a Peak Performance Award for his work with Christina Seabright to help the Law Offices of Thomas J. Young obtain a high-priority document. Lee went "above and beyond" in his effort to make sure this document was sent to the firm that day.



Christina's Peak Performance Award was the result of her coordination with Lee Bodnar to be sure that a document that the Law Offices of Thomas J. Young needed for a pending BK action was executed appropriately and sent out immediately.



When Hughes Watters and Askanase received their 2005/2006 Service Excellence Award, they were sure to let Fidelity know that they could not have achieved this distinction without the hard work and dedication of their Fidelity bankruptcy specialist, Dana.



In July, Katy displayed great attention to detail in her work with Fidelity clients. Katy was credited with a "great catch" by one client for a file on which she was instructed to close and bill. Katy identified that the file was not in a restart state and made sure the file was handled appropriately.



Carrie was nominated for a Peak Performance Award when Hughes Watters and Askanase credited their performance in part to Carrie's knowledgeable and professional performance. They said that they could not have won their Service Performance Award without their FNFS foreclosure specialist.