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management under these schedules. New FNMA referrals will be managed by FNFS outside of the Designated Counsel program. Select Servicing will manage all FHLMC referrals and all FNMA files previously referred inside the FNMA designated counsel program. An overview of the fee caps allowed for each loan type is outlined in the table below:

Investor/Loan Type (will be clearly identified on referral cover sheet)	Foreclosure % of Fee Cap (Exhibit outlines event level fee model)	Bankruptcy % of Fee Cap (Exhibit outlines fee allowed and any step billing for each process)
FHA	100% FHA	100% FHA
VA	100% VA	100% FHA
FHLMC Designated	Per FHLMC DC	Per FHLMC DC
FHLMC Non-Designated	100% FHLMC or 90% FNMA, whichever is less	100% FHLMC
FNMA Designated	100% FNMA	100% FNMA
FNMA Non-Designated	90% FNMA	100% FNMA
Bank of America	100% FHLMC or 90% FNMA, whichever is less	100% FHLMC
General/Other (billed under FNMA, but loan type or insurer is none of the above)	90% FNMA	100% FNMA

- Select Servicing will maintain its internal special assets group to resolve issues relating to litigation, missing documents, and matters resulting in file holds. The special assets group will also be responsible for monitoring senior liens, and complex title issues causing file holds. Select Servicing shall utilize NewTrak to work these issues as escalated to its special assets group by FNFS or local counsel. Select Servicing will also calculate all foreclosure sale bids and deliver bids to firms via NewImage Express.
- All title work will be ordered via NewTrak and directed to FNDS Title and Closing. FNDS Title and Closing is managed by Miriam Moore (Executive Vice President). Miriam and her staff will be contacting each firm regarding the title program. Firms will select the type of title product (new or update for restarts), and the order will flow to direct operations or downstream agents of FNDS Title and Closing. The title report and grading worksheet will be delivered to firms via an update referral document in NewImage Express. NO OTHER METHOD OF

ORDERING TITLE IS PERMITTED. FNFS will receive an XML data feed from the title operation which will be updated into NewTrak notes. Firms will be invoiced directly for the title product by the title provider, which may include agents or other offices of FNDS Title and Closing. The cost will be outlined in the invoice presented in NewInvoice.

- Firms are asked, whenever possible, to direct all posting and publication orders from the referral and pipeline population to Agency Sales and Posting (ASAP). Firms may contact Marco Brenes (President) at (949) 622-4250, or Adrianna Shannon (Marketing) at (707) 437-1000, to establish an account to discuss ASAP products and services. Publication services are available in the following states:

Publication States

- Arizona, California, Hawaii, Idaho, Maryland, Michigan, Nebraska, Nevada, New York, Oregon, Utah, Virginia, and Washington

Posting States

- Arizona, California, Florida, Hawaii, Idaho, Michigan, Nebraska, Nevada, New York, Oregon, and Washington

Contact Information for Title, Publication and Posting:

Andy Fragassi, VP / Title Operations Manager
Fidelity National Default Solutions
15661 Red Hill Avenue, Suite 201, Tustin, CA 92780
Ph: (949) 622-4213 Fax: (949) 622-3967
E-mail: afragassi@fnf.com

Jay Jacobs, President
Land Records of America
1945 Walnut Lane, Irving, TX 75038
Ph: (972) 580-8575 ext. 206 Fax: (972) 518-2412
E-mail: jjacobs@fnf.com

Marco Brenes, President
Fidelity Agency Sales and Posting, Inc.
Phone (949) 622-4250
E-mail: mbrenes@fnf.com

Sherree Truitt, Vendor Manager/Client Implementations
Fidelity National Default Solutions
15661 Red Hill Avenue, Suite 201, Tustin, CA 92780
Ph: (949) 221-2902
Sherree.truitt@fnf.com

EXHIBIT B
FIDELITY NATIONAL FORECLOSURE SOLUTIONS
NETWORK FEES FOR SERVICES SCHEDULE FOR SELECT SERVICING
BANK OF AMERICA ONLY

State: Alabama
Firm: Scott J. Humphrey
Date: September 20, 2004

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	<u>Fees Billed to Client</u> (Client Amount)	<u>Fees Paid by</u> <u>Atty to Fidelity</u> (Admin Fees)**
I. FORECLOSURE FEES*	\$495.00	\$125.00
A. Foreclosure Costs	Pass Through	\$0.00
II. DEED IN LIEU OF FORECLOSURE	\$200.00	\$50.00
III. ADDITIONAL REQUESTS		
<u>** Unless otherwise noted, Firms are required</u> <u>to obtain prior approval from Client before</u> <u>beginning the action.</u>		
A. Demand Letter (per letter)	\$35.00	\$0.00
B. Drafting Missing Documents	\$35.00	\$0.00
C. Title Claim Demand Letter	\$125.00	\$0.00
D. Shorten Redemption Period (MI and MN Only)	\$150.00	\$0.00
E. Contested Foreclosure-General Denial	\$250.00	\$0.00
F. File Answer and Monitor Foreclosure When Referral is a Subordinate Lien	\$250.00	\$50.00
G. Lost Note Affidavit	\$35.00	\$0.00
H. Nonstandard Per Hour Fee (up to 4 hours)	\$125.00	\$0.00
I. Obtain Missing Recorded Documents (NO	\$50.00	\$0.00
IV. BANKRUPTCY FEES*		
1. Chapter 7 (\$400 Fee Cap)		
A. Proof of Claim		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$125.00	\$0.00
(2) Amended Proof of Claim	\$125.00	\$0.00
(3) Defense of Proof of Claim	\$200.00	\$0.00
B. Motion for Relief (MFR)		
(1) MFR Referral	\$400.00	\$80.00
2. Chapter 11, 12, 13 (\$700 Fee Cap)		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$125.00	\$0.00
(2) Amended Proof of Claim	\$125.00	\$0.00
(3) Defense of Proof of Claim	\$200.00	\$0.00
B. Plan		
(1) Plan Review	\$125.00	\$0.00
(2) Objection to Plan	\$200.00	\$0.00
C. Motion for Relief (MFR)		

EXHIBIT B
FIDELITY NATIONAL FORECLOSURE SOLUTIONS
NETWORK FEES FOR SERVICES SCHEDULE FOR SELECT SERVICING
BANK OF AMERICA ONLY

	<u>Fees Billed to Client</u> <u>(Client Amount)</u>	<u>Fees Paid by</u> <u>Atty to Fidelity</u> <u>(Admin Fees)**</u>
(1) MFR Referral	\$250.00	\$50.00

* If fees exceed total fee cap, an additional fee request must be approved by FNFS prior to action being commenced.

ADDITIONAL BANKRUPTCY FEES

1. Agreed Order Default:		
A. Final Affidavit of Default (if cured)	\$50.00	\$0.00
B. Ex Parte Order /	\$0.00	\$0.00
2. Additional Hearings, Per Hearing	\$100.00	\$0.00
3. Hourly Fees (includes cramdowns) (Pre-approval Required)	\$125.00	\$0.00

THE FIRM MUST INVOICE ITS FEES PURSUANT TO THIS EXHIBIT B,
REGARDLESS OF WHETHER A COURT AWARDS A HIGHER FEE IN ANY
ORDER.

Approved and Agreed to by


 9/21/04

EXHIBIT B
FIDELITY NATIONAL FORECLOSURE SOLUTIONS
NETWORK FEES FOR SERVICES SCHEDULE FOR SELECT SERVICING
NON-BANK OF AMERICA

State: Alabama
Firm: Scott J. Humphrey
Date: September 20, 2004

<u>Fees Billed to Client</u> <u>(Client Amount)</u>	<u>Fees Paid by Atty</u> <u>to Fidelity</u> <u>(Admin Fees)**</u>
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I. FORECLOSURE FEES*

A. Freddie Mac	\$495.00	\$0.00
B. FHA	\$550.00	\$125.00
C. VA	\$550.00	\$125.00
D. Fannie Mae	\$495.00	\$125.00
E. Other Loan Types	\$495.00	\$125.00
F. Foreclosure Costs	Pass Through	\$0.00

II. DEED IN LIEU OF FORECLOSURE

A. Freddie Mac	\$200.00	\$0.00
B. FHA	\$350.00	\$50.00
C. VA	\$350.00	\$50.00
D. Fannie Mae	\$350.00	\$50.00
E. Other Loan Types	\$350.00	\$50.00

* NOTE: For loans not subject to G.S.E. or Government Agency prescribed flat fees, FNMA fee caps will apply.

III. ADDITIONAL REQUESTS

**** Unless otherwise noted, Firms are required**
to obtain prior approval from Client before
beginning the action.

A. Demand Letter (per letter)	\$35.00	\$0.00
B. Drafting Missing Documents	\$35.00	\$0.00
C. Title Claim Demand Letter	\$125.00	\$0.00
D. Shorten Redemption Period (MI and MN Only)	\$150.00	\$0.00
E. Contested Foreclosure-General Denial	\$250.00	\$0.00
F. File Answer and Monitor Foreclosure When Referral is a Subordinate Lien	\$250.00	\$50.00
G. Lost Note Affidavit	\$35.00	\$0.00
H. Nonstandard Per Hour Fee (up to 4 hours)	\$125.00	\$0.00
I. Obtain Missing Recorded Documents (NO PRIOR APPROVAL REQUIRED)	\$50.00	\$0.00

IV. BANKRUPTCY FEES*

FNMA

1. Chapter 7

A. Proof of Claim

(1) Preparation and Filing of Proof of Claim and Request for Notice	\$125.00	\$50.00
(2) Amended Proof of Claim	\$125.00	\$0.00

EXHIBIT B
FIDELITY NATIONAL FORECLOSURE SOLUTIONS
NETWORK FEES FOR SERVICES SCHEDULE FOR SELECT SERVICING
NON-BANK OF AMERICA

	<u>Fees Billed to Client</u> (Client Amount)	<u>Fees Paid by Atty</u> <u>to Fidelity</u> (Admin Fees)**
(3) Defense of Proof of Claim	\$200.00	\$0.00
B. Motion for Relief (MFR)		
(1) MFR Complete	\$650.00	\$150.00 ✓
(2) MFR prepped or filed	\$400.00	\$100.00
(3) File Review	\$200.00	\$100.00
C. Additional Motion for Relief (MFR) (Same Case)		
(1) MFR Complete	\$500.00	\$150.00
(2) MFR prepped and filed	\$250.00	\$100.00
(3) File Review	\$200.00	\$100.00
2. Chapter 11, 12, 13		
A. Proof of Claim		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$150.00	\$50.00
(2) Amended Proof of Claim	\$150.00	\$0.00
(3) Defense of Proof of Claim	\$200.00	\$0.00
B. Plan		
(1) Plan Review	\$150.00	\$50.00
(2) Objection to Plan	\$200.00	\$0.00
C. Motion for Relief (MFR)		
(1) MFR Complete	\$650.00	\$150.00
(2) MFR prepped or filed	\$400.00	\$100.00
(3) File Review	\$200.00	\$100.00
D. Additional Motion for Relief (MFR) (Same Case)		
(1) MFR Complete	\$500.00	\$150.00
(2) MFR prepped and filed	\$250.00	\$100.00
(3) File Review	\$200.00	\$100.00

*** If fees exceed total fee cap, an additional fee request must be approved by FNFS prior to action being commenced.**

FHLMC

1. Chapter 7		
A. Proof of Claim		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$125.00	\$0.00
(2) Amended Proof of Claim	\$125.00	\$0.00
(3) Defense of Proof of Claim	\$200.00	\$0.00
B. Motion for Relief (MFR)		
(1) MFR Referral	\$400.00	\$80.00
2. Chapter 11, 12, 13		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$125.00	\$0.00
(2) Amended Proof of Claim	\$125.00	\$0.00
(3) Defense of Proof of Claim	\$200.00	\$0.00
B. Plan		
(1) Plan Review	\$125.00	\$0.00
(2) Objection to Plan	\$200.00	\$0.00
C. Motion for Relief (MFR)		
(1) MFR Referral	\$250.00	\$50.00

EXHIBIT B
FIDELITY NATIONAL FORECLOSURE SOLUTIONS
NETWORK FEES FOR SERVICES SCHEDULE FOR SELECT SERVICING
NON-BANK OF AMERICA

	Fees Billed to Client (Client Amount)	Fees Paid by Atty to Fidelity (Admin Fees)**
<i>* If fees exceed total fee cap, an additional fee request must be approved by FNFS prior to action being commenced.</i>		

FHA

1. Chapter 7		
A. Proof of Claim		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$75.00	\$25.00
(2) Amended Proof of Claim	\$75.00	\$0.00
(3) Defense of Proof of Claim	\$100.00	\$0.00
B. Motion for Relief (MFR)		
(1) MFR Complete	\$650.00	\$150.00
(2) MFR prepped or filed	\$400.00	\$100.00
(3) File Review	\$200.00	\$100.00
2. Chapter 11, 12, 13		
A. Proof of Claim		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$75.00	\$25.00
(2) Defense of Proof of Claim	\$100.00	\$0.00
B. Plan		
(1) Plan Review	\$75.00	\$25.00
(2) Objection to Plan	\$100.00	\$0.00
C. Motion for Relief (MFR)		
(1) MFR Complete	\$500.00	\$100.00
(2) MFR prepped or filed	\$300.00	\$100.00
(3) File Review	\$200.00	\$100.00

** If fees exceed total fee cap, an additional fee request must be approved by FNFS prior to action being commenced.*

VA

1. Chapter 7		
A. Proof of Claim		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$75.00	\$25.00
(2) Amended Proof of Claim	\$75.00	\$0.00
(3) Defense of Proof of Claim	\$100.00	\$0.00
B. Motion for Relief (MFR)		
(1) MFR Complete	\$450.00 ✓	\$100.00 ✓
(2) MFR prepped or filed	\$300.00	\$100.00
(3) File Review	\$200.00	\$100.00
2. Chapter 11, 12, 13		
A. Proof of Claim		
(1) Preparation and Filing of Proof of Claim and Request for Notice	\$75.00	\$25.00
(2) Amended Proof of Claim	\$75.00	\$0.00
(3) Defense of Proof of Claim	\$100.00	\$0.00
B. Plan		
(1) Plan Review	\$150.00	\$30.00
(2) Objection to Plan	\$150.00	\$0.00

EXHIBIT B
FIDELITY NATIONAL FORECLOSURE SOLUTIONS
NETWORK FEES FOR SERVICES SCHEDULE FOR SELECT SERVICING
NON-BANK OF AMERICA

	<u>Fees Billed to Client</u> <u>(Client Amount)</u>	<u>Fees Paid by Atty</u> <u>to Fidelity</u> <u>(Admin Fees)**</u>
C. Motion for Relief (MFR)		
(1) MFR Complete	\$650.00	\$150.00
(2) MFR prepped or filed	\$400.00	\$100.00
(3) File Review	\$200.00	\$100.00

*** If fees exceed total fee cap, an additional fee request must be approved by FNFS prior to action being commenced.**

ADDITIONAL BANKRUPTCY FEES


1. Agreed Order Default:		
A. Final Affidavit of Default (if cured)	\$50.00	\$0.00
B. Ex Parte Order	\$0.00	\$0.00
2. Additional Hearings, Per Hearing (for each additional appearance in excess of the two standard appearances included in the FNMA fee cap)	\$100.00	\$0.00
3. Hourly Fees (includes cramdowns) (Pre-approval Required)	\$125.00	\$0.00

*** NOTE:** For loans not subject to G.S.E. or Government Agency prescribed flat fees, FNMA fee caps will apply.

**** When a file is referred within the FNMA or FHLMC designated counsel program, Firm will be allowed to bill the FNMA or FHLMC allowable fee cap. Firm will not be invoiced for an admin fee on any file referred under the FNMA or FHLMC designated counsel program.**

THE FIRM MUST INVOICE ITS FEES PURSUANT TO THIS EXHIBIT B, REGARDLESS OF WHETHER A COURT AWARDS A HIGHER FEE IN ANY ORDER.

Approved and Agreed to by

 9/21/04