

Fidelity National Foreclosure Solutions
2007 Attorney Summit

"Customer Focused Solutions"

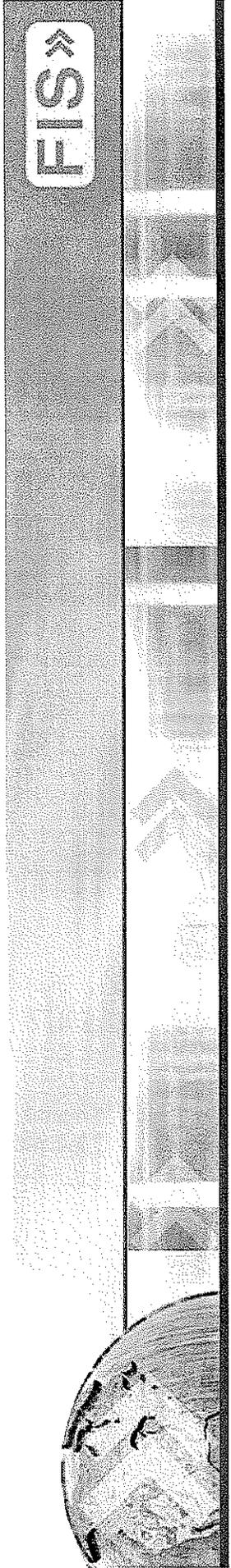




Presentations and Speakers

9:00 AM – 9:30 AM	Clay Cornett/Greg Whitworth/ Scott Barnes	Opening Remarks
9:30 AM - 10:30 AM	Scott Barnes/ Matt Rogina/ Bill Newland/ Chris Hymmer/ Michael Cloin/ Jim Coad	FNFS Outsource Year in Review
10:30 AM - 11:30 AM	Laura MacIntyre/ Ed Hill/ Kevin Hamilton/ James Iredale/ Mike Jurkovic	FIS Desktop Discussion
11:30 AM - 1:00 PM	Lunch	Mirage/Regency Rooms
1:00 PM – 2:30 PM	Ann Thorn/Bill Newland/Dave Little/ Dave Sunlin/Ed Hill/Gregory Moody/ Oscar Southall/Richard Liebert/Sam Waters	Panel Discussion: Industry Trends, Loss Mitigation and Best Practices
2:30 PM – 3:30 PM	John Cody/Lynn McNamee	2006 Awards and Recognition
3:30 PM - 3:40 PM	Jason Paris	EC Purchasing
3:40 PM – 3:50 PM	Milton Disser	ProVest
3:50 PM – 4:00 PM	Scott Barnes	Closing Remarks
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Opening Remarks

"Customer Focused Solutions"

Clay Cornett

Greg Whitworth

Scott Barnes

FNFS 2006-2007 New Business Implementation/IT/Operations Accomplishments

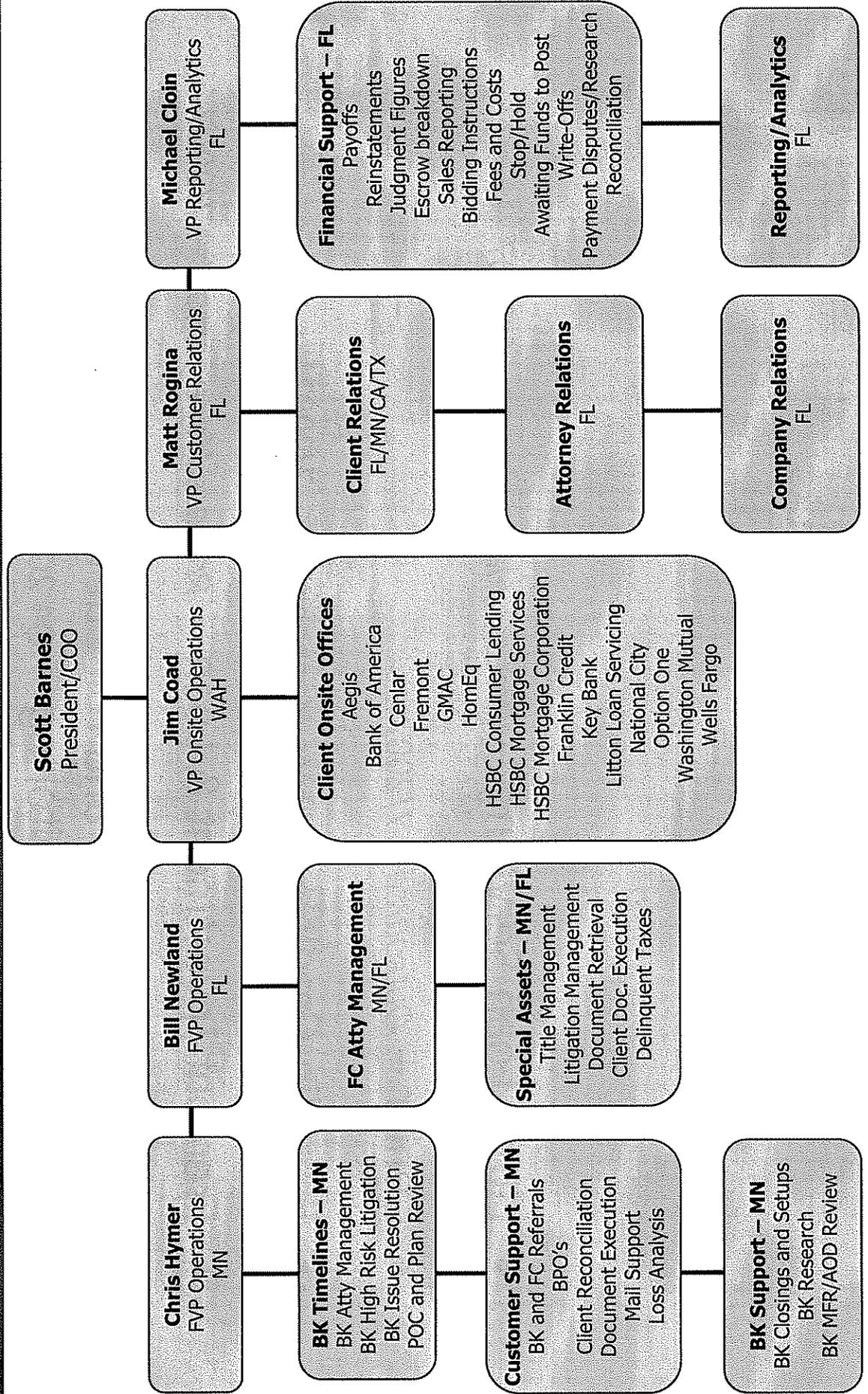


- Dovenmuehle Mortgage – *Process Management* – 8/2006
- National City Mortgage – *Process Management* – 11/2006
- Wells Fargo (WaMu Purchased Portfolio) – *Outsource* – 12/2006
- Litton Loan Servicing – *Outsource* – 12/2006
- Franklin Credit – *Outsource* – 1/2007
- GMAC Mortgage – *Process Management* – 3/2007
- Fremont Investment & Loan – *Outsource* – 4/2007

2007 FNFS Projects

- Litton Loan Servicing – *Process Management* – 6/2007
- Cenlar – *Outsource* – 7/2007
- Franklin Credit – *Process Management* – 7/2007
- Fremont Investment & Loan – *Process Management* – 7/2007
- AACER integration and roll out to Attorney Network with portfolio monitoring – Q4 2007

Organizational Structure



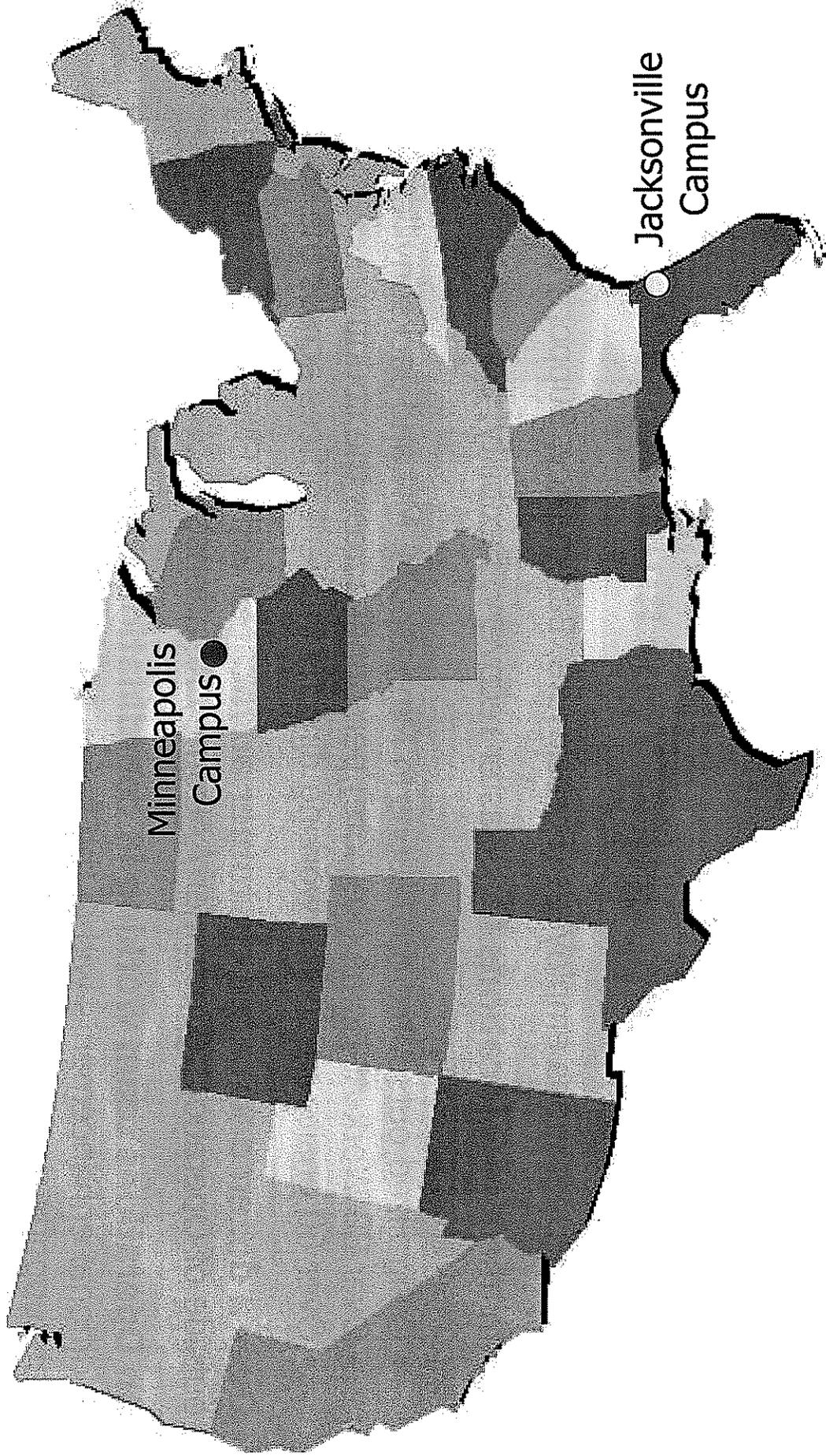


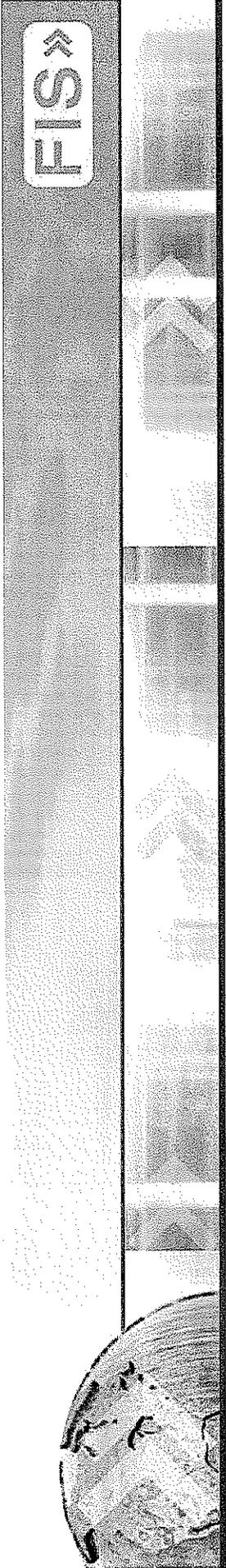
FNFS Operations

Supporting Your Business

- Over **600** Operations employees (Foreclosure, Bankruptcy, Support, & Reporting)
- Commitment to **3 locations** for disaster recovery, flexibility, and responsiveness:
 - Centralized outsource operations in Minneapolis, MN and Jacksonville, FL.
 - Over 80 Work-At-Home (Remote) personnel across the country.
 - Over 60 onsite personnel working directly in client offices across the country.
- **Over a dozen dedicated customer advocates** within FNFS who are managed outside of Operations (Customer / Attorney Relations).
- **An Operations team working in coordination with FIS-LPS** to drive additional enhancements within the same \$7M technology hardware investment that supports your process workflow, document, and invoicing needs.
- **The support and industry strength of an S&P 500 Index Company in FIS.** FIS is the #1 banking technology provider and the #2 overall technology provider in the world as ranked by *American Banker* and Financial Insights (FinTech 100).

FNFS Operations Locations





FNFS Outsource Year In Review

Matt Rogina

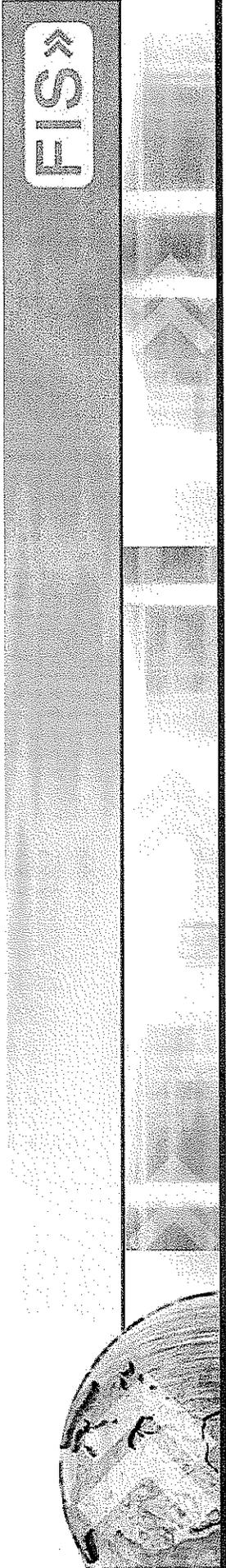
Bill Newland

Chris Hymers

Michael Cloin

Jim Coad



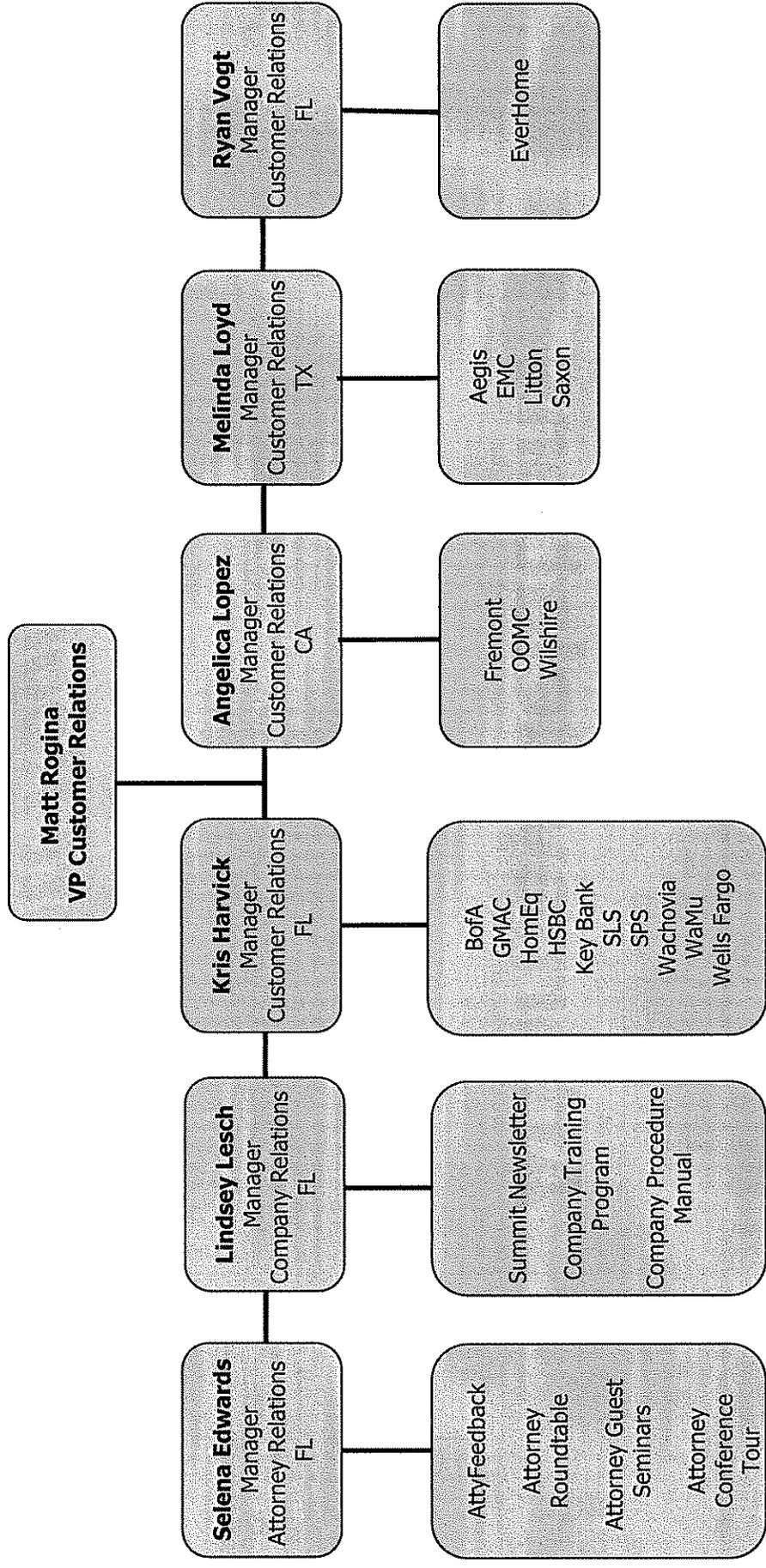


Attorney Relations

Matt Rogina

VP Customer/Attorney Relations

Organizational Structure

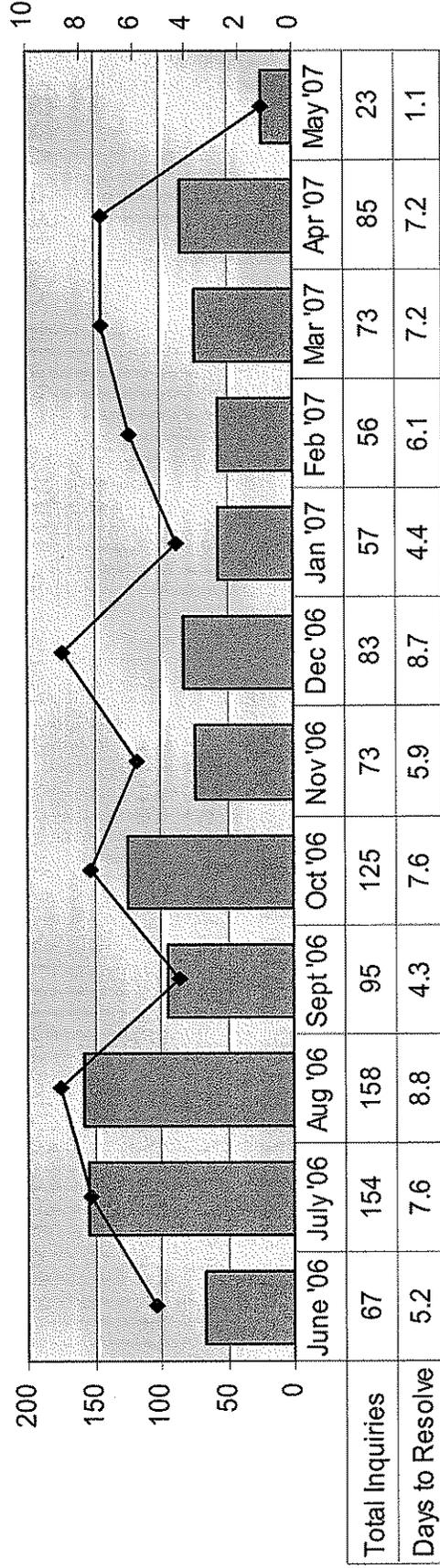


Attorney Feedback Highlights



AttyFeedback Resolution Data

 Total Inquiries
  Days to Resolve



Total Inquiries

2006: 3,278

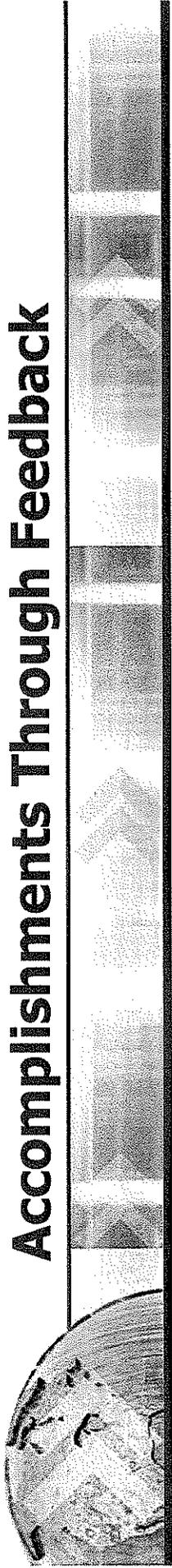
2007: 1,049

Avg. Resolution Time

2006: 9.8 days

2007: 6.8 days

Accomplishments Through Feedback



- Addition of staff member and 150 firms to the Attorney Conference Tour
- Introduction of the Attorney Feedback Hotline numbers:
 - (904) 470-7729 Conference Tour Line/Group I
 - (904) 470-4132 Conference Tour Line/Group II
 - (904) 470-7881 Polina Belinskaya
 - (904) 470-7744 Lakesha Adams
 - (904) 470-7837 Selena Edwards
- Adjustment to the following hold types to receive 100% credit on the APR:
 - Investor or Client Directed Delay
 - Unrecorded Mortgage/Deed of Trust
- Creation of the following reports for managing workflow and internal attorney staff performance:
 - Aged/Unread Intercoms
 - Denied Rejections, Holds & Issues
 - Postponement/Rescheduled Sales

Accomplishments Through Feedback



- APR "Best in Class" requirement adjustment

Firms must have tenure in the FNFS network of two times the FNMA timeframe for their state for the FC scorecard or 90 days for the BK scorecard. They must also have at least 5% of the total volume of files referred within that state by FNFS each month during that period of time. If no firm in the state meets the volume and tenure requirements, then these requirements will not be applied.

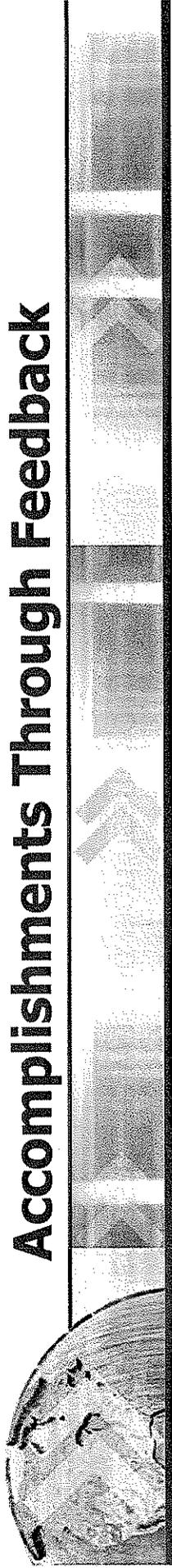
- "APR Color Logic Detail" report

This report illustrates the relevant historical BK and FC monthly volume and tenure information for each firm.

- Fees & Costs turn-time service activity

On the BK scorecard, the fees & costs turn-time services activity was removed as there was no significant volume to justify its inclusion in the scorecard.

Accomplishments Through Feedback



- **State Template Changes**
FNFS reviewed several thousand reprojections to determine if changes were needed to the anticipated event due date. For example, if it takes on average 10 days to file a complaint then the template should be changed to 10 or 11 days. With several event changes in several states, this resulted in decreased Reprojections and more efficiency.
- **Performance where there are multiple Attorneys for the same Client**
Several firms suggested showing their performance against their peer within the APR in situations where more than one firm was receiving referrals for that specific client in the same state.
- **Creation of Bankruptcy Holds to monitor the Servicer BK filings”**
 - “New Century Bankruptcy”
 - “People’s Choice Bankruptcy”
 - “ResMae Bankruptcy”

Accomplishments Through Feedback



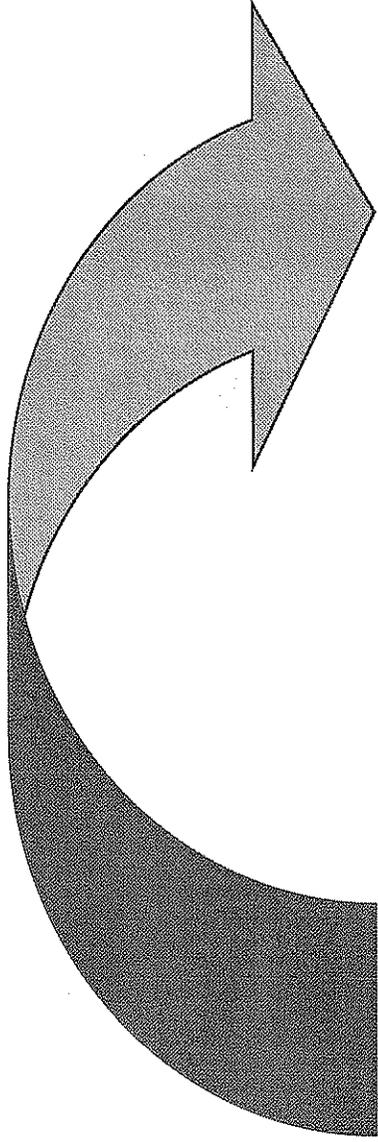
- Creation of new processes, holds and issues for improved file management:
 - “FC Proceed” Process
 - “FC Sale Rescinded” Process
 - “Judgment Hearing Set” Hold
 - “Client/Investor Directed Delay” Hold
 - “Additional Fee Requested” Issue
 - “First Mortgage Sale” Issue
 - “Sale Results Change” Issue
 - “FC Proceed” Issue
- Upstate/Downstate Distinctions – New York
 - A project has been opened to split the state of New York by zip codes for template and APR adjustments
- Removal of the ranking in the Service Performance section of the APR
- Creation of APR Project List which outlines upcoming APR changes with target dates of implementation for firms to forecast changes/additions.

Accomplishments Through Feedback

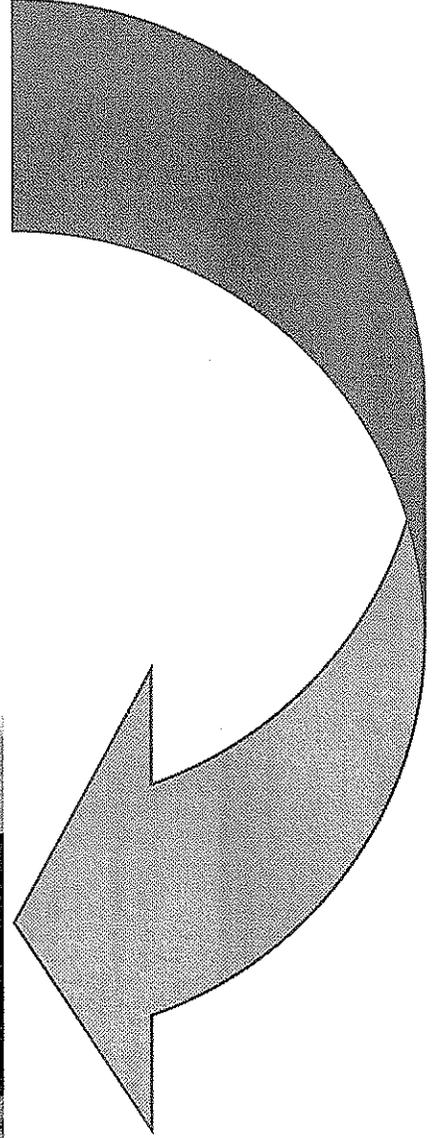


- Eligible Icon added in Process Management (fka NewTrak)
 - Adopted from the CPR reports, we added a “Green,” “Yellow,” and “Red,” traffic signal to alert Process Management users that stage completion measurements are included in the APR scorecard.
- Scheduled Sale Event (counting future dates)
 - Previously the Scheduled Sale event was not calculated in the APR until the sale date occurred and the sale was actually held. Future scheduled sale dates will now be used immediately upon their entry into Process Management. The date entered will be used to calculate all corresponding stages.
- Color Code – State Summary Section
 - Removal of the numbered ranking on page 2 of the APR. The color associated with the firm’s performance was added and then sorted by color and then listed alphabetically
- Creation of the Attorney Network Customer Satisfaction Survey

Attorney Relations



Attorney Relations



Attorney Relations



ONE

Attorney Roundtable Highlights



Members and Terms

2006-2007 Current Committee Members

Florida Default Law Group (FL) Mike Echevarria / Bill Casale
Morris, Schneider & Prior (GA) Tom Prior / Joel Freedman
Steven J. Baum (NY) Steven J. Baum / Camille Cascino
Kozeny & McCubbin (MO) Wesley Kozeny / Valerie McCuskey (AFN)
Shapiro & Kirsch (TN)* Joe Kirsch / Jeremy Lipford / Ashley Woods
Sirote and Permutt (AL) * Jerry Held / Tom Tutton
Tiffany and Bosco (AZ) * Mark Bosco / Olivia Todd
Trott & Trott (MI) * David Trott / Karen Rehn (USFN)

2007-2008 New Committee Members

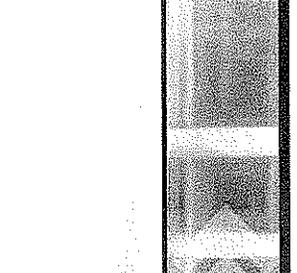
Barrett Burke (TX) Jay Frappier / Mike Vestal
Shapiro and Sutherland (OR) Kelly Sutherland / Rhonda Wright
McCarthy and Holthus (CA) Kevin McCarthy / Dave Owen
Castle, Meinhold & Stawiariski (CO) Caren Castle / Michelle Kelm (USFN)

* Firms with terms expiring in June 2007.

Attorney Roundtable Highlights

2007-2008 Member Contact Information

Firm	Member Name	Phone	Email
Barrett Burke Wilson Castle Daffin & Frappier (TX) *	Jay Frappier Mike Vestal	(972) 341-0572 (972) 341-5027	jamesf@bbwcdf.com mikev@bbwcdf.com
McCabe, Weisberg & Conway (NY, NJ, PA)	Margaret Gairo Claudia Mbaya	(215) 790-1010 (215) 790-5981	mgairo@mwc-law.com claurent@mwc-law.com
Fein, Such Law Group (NJ)	Alan F. Such Mario A, Serra Jr.	(973) 538-4700 (973) 538-4700 x 196	afs@feinsuch.com mserra@feinsuch.com
Castle Meinhold & Stawiarski – USFN At-Large Representative (CO) *	Caren Castle Michelle Kelm	(303) 865-1405 (303) 865-1405	ccastle@cmsatty.com mkelm@cmsatty.com
Bierman, Geesing & Ward – AFN Designated (DC, MD, VA)	Carrie Ward Howie Bierman	(301) 469-3510 (301) 469-3358	Carrie.ward@bgw-llc.com Howie.bierman@bgw-llc.com
Shapiro & Sutherland LLC (OR) *	Kelly Sutherland Rhonda Wright	(360) 260-2253 x281 (360) 260-2253 x 290	ksutherland@logs.com rwright@logs.com
Hughes Watters Askanase (TX)	Carolyn Taylor Tina Pavlock	(713) 759-0818 (713) 759-0818	ctaylor@hwa.com tpavlock@hwa.com
McCarthy Holthus (CA) *	Kevin McCarthy Dave Owen	(619) 685-4806 (619) 243-3925	kmccarthy@mccarthyholthus.com dowen@mccarthyholthus.com



Attorney Guest Seminar Highlights

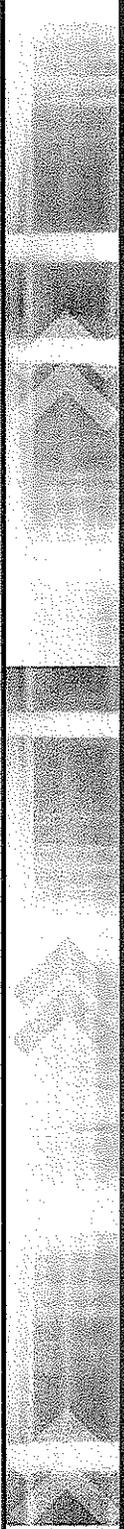
2006-2007 Guest Seminar Participants

- Shapiro & Swertfeger (GA)
- Dyke Henry & Goldsholl (MS)
- Reisenfeld & Associates (KY/IN)
- Samuel I. White P.C. (VA)
- Rogers Townsend & Thomas (SC)
- Druckman & Sinel (NY)
- Codilis & Associates (IL)
- Tiffany & Bosco (AZ)
- Aronowitz & Ford (CO)
- Potestivo & Associates (MI)
- Trott & Trott (MI)
- David J. Stern (FL)
- McDonald McKenzie (SC)
- Bishop White & Marshall (OR/WA)
- Marshall Watson (FL)
- Foutty & Foutty (IN)
- McCabe Weisberg & Conway (PA,NJ,NY)
- Feiwell & Hannoy (IN)
- Zucker Goldberg & Ackerman (NJ)
- Smith Hiatt &Diaz (FL)

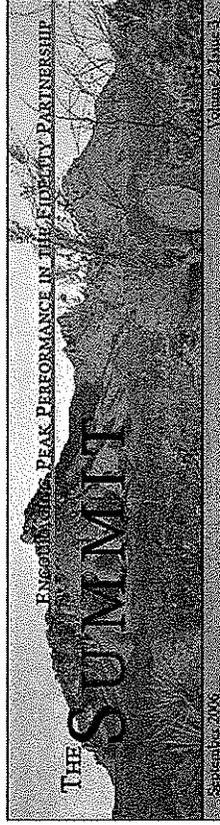
Upcoming Guest Seminars

- Hughes Watters & Askanase (TX)
- Castle Meinhold & Stawiarski (CO)
- Gray & End (WI)
- Shapiro & Kirsch (TN)
- Finkel Law Firm (SC)
- Lerner, Sampson & Rothfuss (O

The Summit Newsletter Highlights



Summit Covers



Mann & Stevens – Spotlight
Shapiro & Kirsch
Trott and Trott
Sirote & Permutt



Law Office of David J. Stern – Spotlight
Hunt, Leibert, Jacobson
Druckman and Sinel
Wilson and Associates

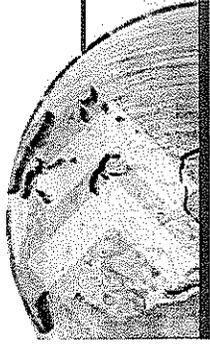


Rogers, Townsend & Thomas, P.C. – Spotlight
Goldbeck McCafferty & McKeever
Reiner, Reiner, and Bendett



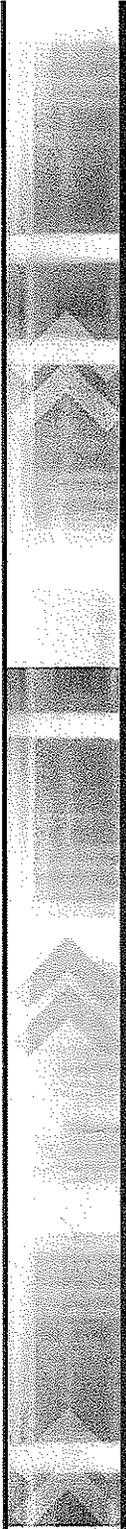
Bierman, Geesing & Ward, LLC – Spotlight
Mickel Law Firm
Jeffrey A. Kosterich & Associates, P.C.

2007 Attorney Relations Initiatives



- Reduce number of correspondences sent to firms from AttyFeedback on the same inquiry
- Initiate "Touch Base" calls with FNFS Operations and Attorney Network for random feedback
- Initiate Attorney Site Visits
- Based on the 2006 Customer Satisfaction Survey results, continue to obtain feedback, implement processes and improve communication
- Implement 2007 Customer Satisfaction Survey and create a Customer Satisfaction Rating by department
- Initiate Information & Idea Sharing between Customer and Attorney Relations to identify similar trends and issues
- Improve efficiency and resolution tracking of inquiries by transferring the database to a web-based format
- Increase communication and feedback from the Network through programs such as "Did You Know," "State Your Case" and "Notice the Network"

Attorney Relations



Many thanks to everyone who submitted articles for *The Summit* newsletter, participated in the Roundtable, Conference Tour and the Attorney Guest Seminars and provided feedback to improve processes over the past year. Your participation is greatly appreciated and we look forward to another year of progress and partnership.

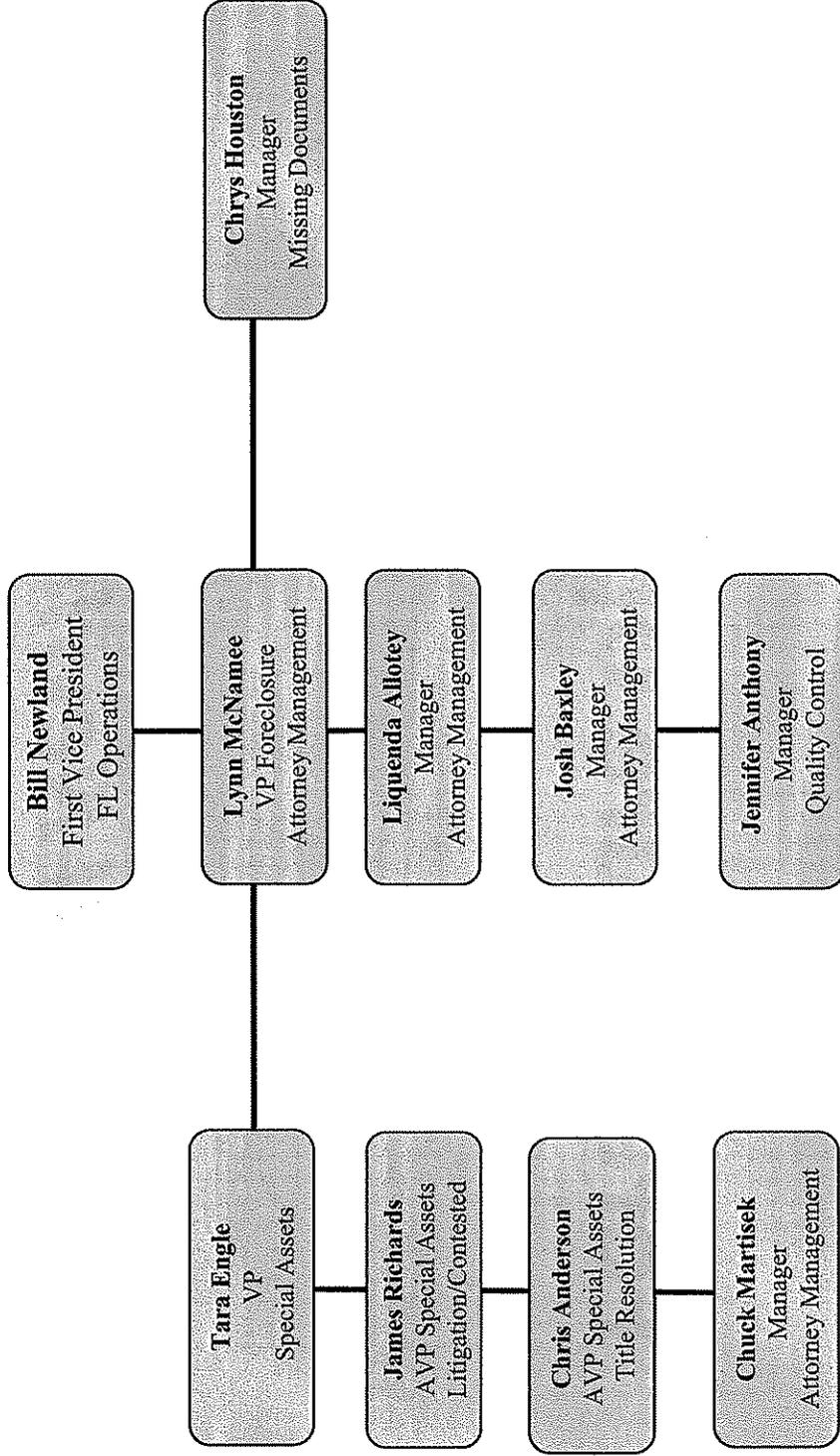


Foreclosure Operations

Bill Newland

First Vice President Operations - FL

Organizational Structure



Attorney Performance

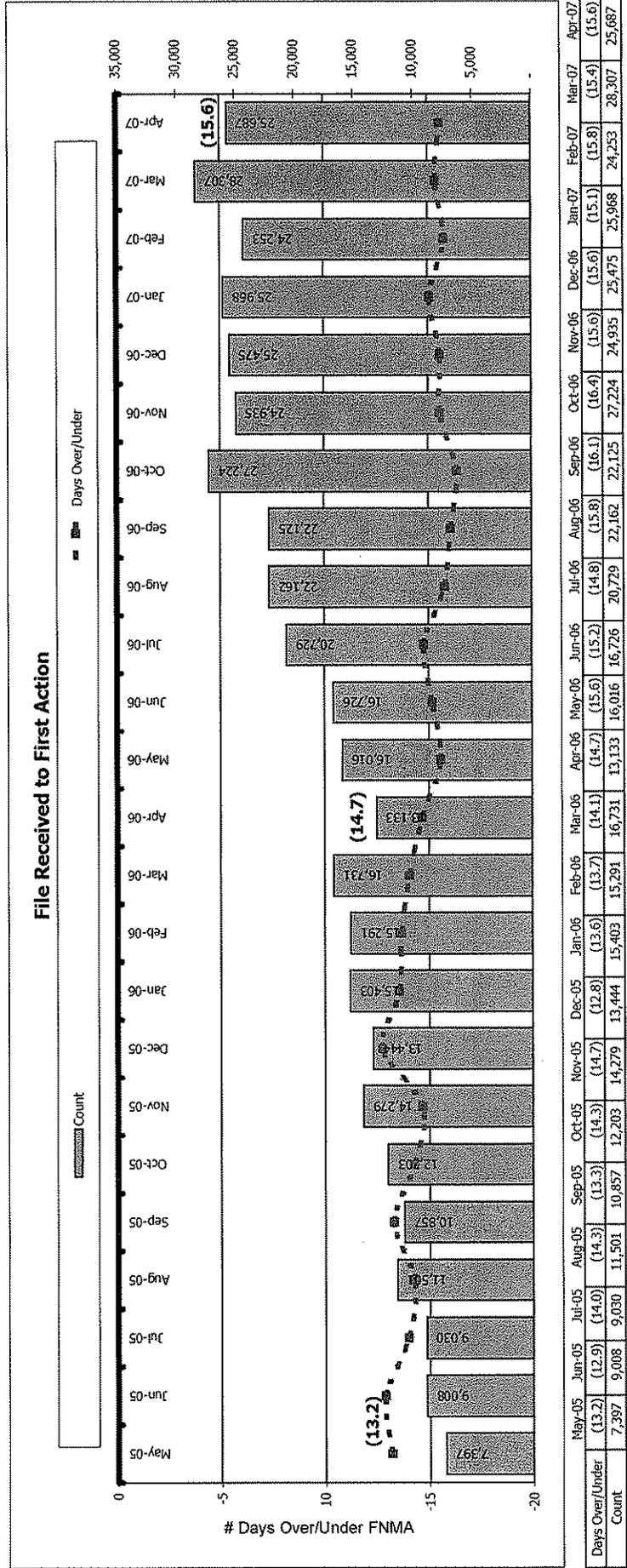
Foreclosure – File Received to First Action

May '04 – May '05 = 10.4 Day Reduction (89% Volume Increase)

May '05 – April '06 = 1.5 Day Reduction (78% Volume Increase)

April '06 – April '07 = .9 Day Reduction (95% Volume Increase)

Total since May '04 = 12.9 Day Reduction (624% Volume Increase)



Attorney Performance



Foreclosure – First Action to Service Complete

- May '04 – May '05 = 2.3 Day Reduction (32% Volume Increase)
- May '05 – April '06 = .3 Day Reduction (144% Volume Increase)
- April '06 – April '07 = 4.5 Day Reduction (69% Volume Increase)
- Total since May '04 = 7.1 Day Reduction (380% Volume Increase)

