

Attorney Performance

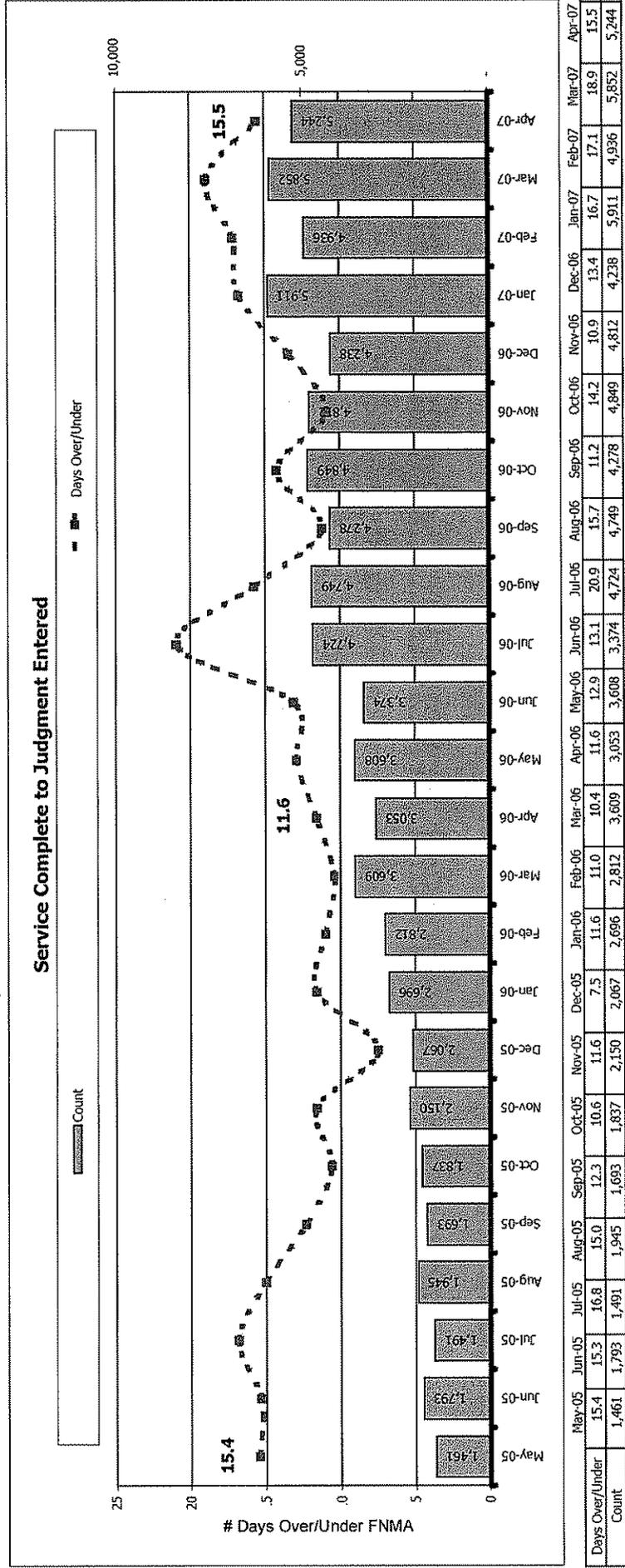
Foreclosure – Service Complete to Judgment Entered

May '04 – May '05 = 18 Day Reduction (51% Volume Increase)

May '05 – April '06 = 3.8 Day Reduction (109% Volume Increase)

April '06 – April '07 = 3.9 Day Increase (71% Volume Increase)

Total since May '04 = 17.9 Day Reduction (442% Volume Increase)



Attorney Performance

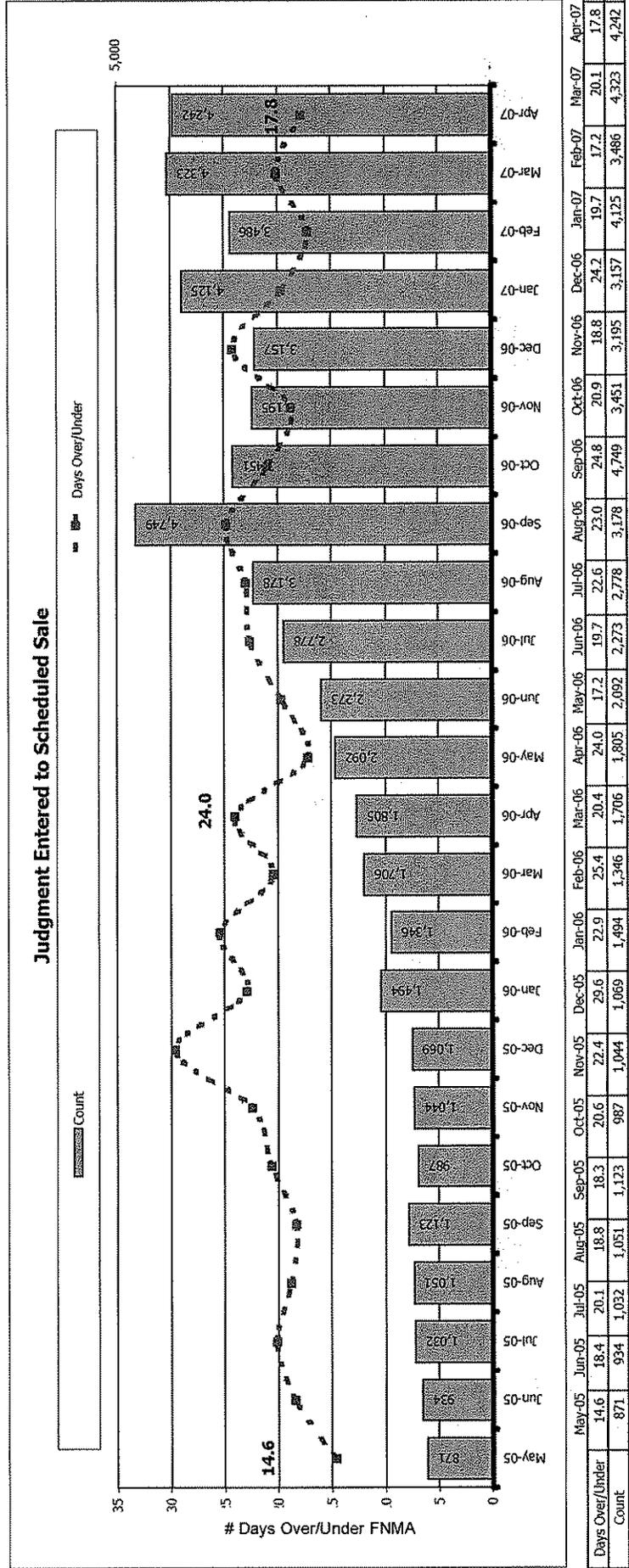
Foreclosure – Judgment Entered to Scheduled Sale

May '04 – May '05 = 10.1 Day Reduction (72% Volume Increase)

May '05 – April '06 = 9.4 Day Increase (107% Volume Increase)

April '06 – April '07 = 7.6 Day Reduction (135% Volume Increase)

Total since May '04 = 9.3 Day Reduction (738% Volume Increase)



Attorney Performance

Foreclosure – File Received to Sale Held

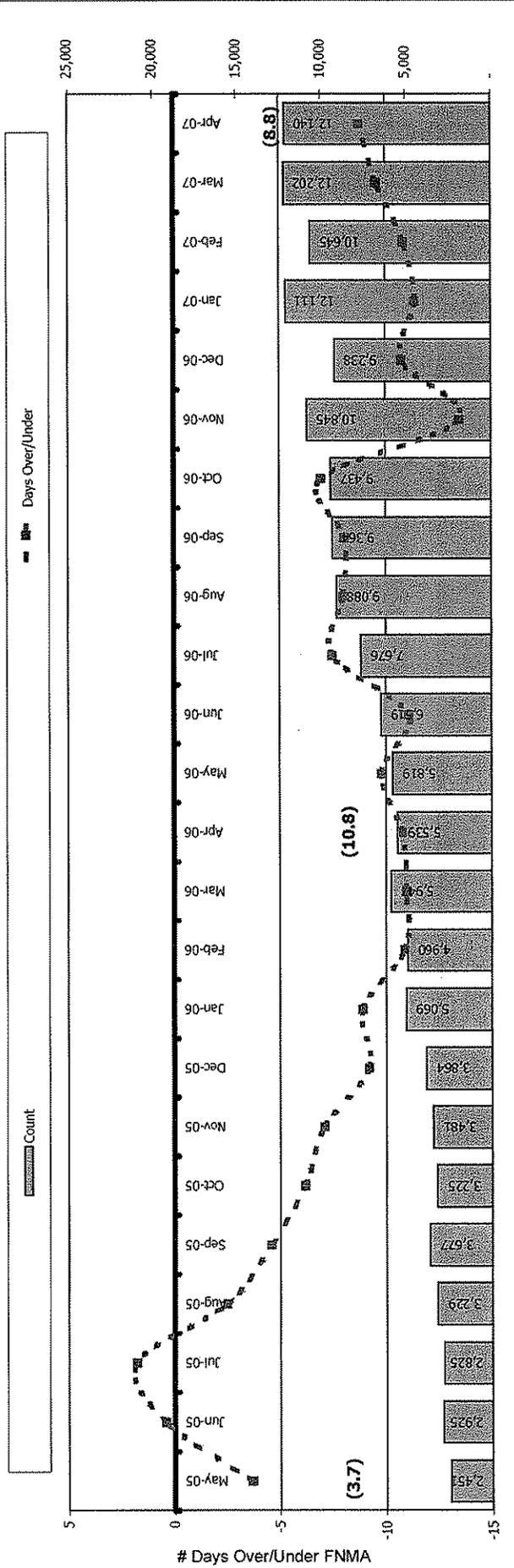
May '04 – May '05 = 9.3 Day Reduction (56% Volume Increase)

May '05 – April '06 = 7.1 Day Reduction (126% Volume Increase)

April '06 – April '07 = 2.0 Day Increase (119% Volume Increase)

Total since May '04 = 14.4 Day Reduction (672% Volume Increase)

File Received to Sale Held



Month	Count	Days Over/Under
May-05	2,451	(3.7)
Jun-05	2,925	0.4
Jul-05	2,825	1.8
Aug-05	3,229	(2.5)
Sep-05	3,677	(4.6)
Oct-05	3,225	(6.2)
Nov-05	3,481	(7.1)
Dec-05	3,864	(9.2)
Jan-06	5,069	(8.9)
Feb-06	4,960	(10.9)
Mar-06	5,947	(11.0)
Apr-06	5,539	(10.8)
May-06	5,819	(9.8)
Jun-06	5,819	(11.1)
Jul-06	7,676	(7.5)
Aug-06	9,088	(8.0)
Sep-06	9,364	(8.1)
Oct-06	10,845	(7.0)
Nov-06	9,238	(13.5)
Dec-06	12,131	(10.8)
Jan-07	10,645	(11.4)
Feb-07	12,202	(10.9)
Mar-07	10,645	(9.6)
Apr-07	12,140	(8.8)

Attorney Performance

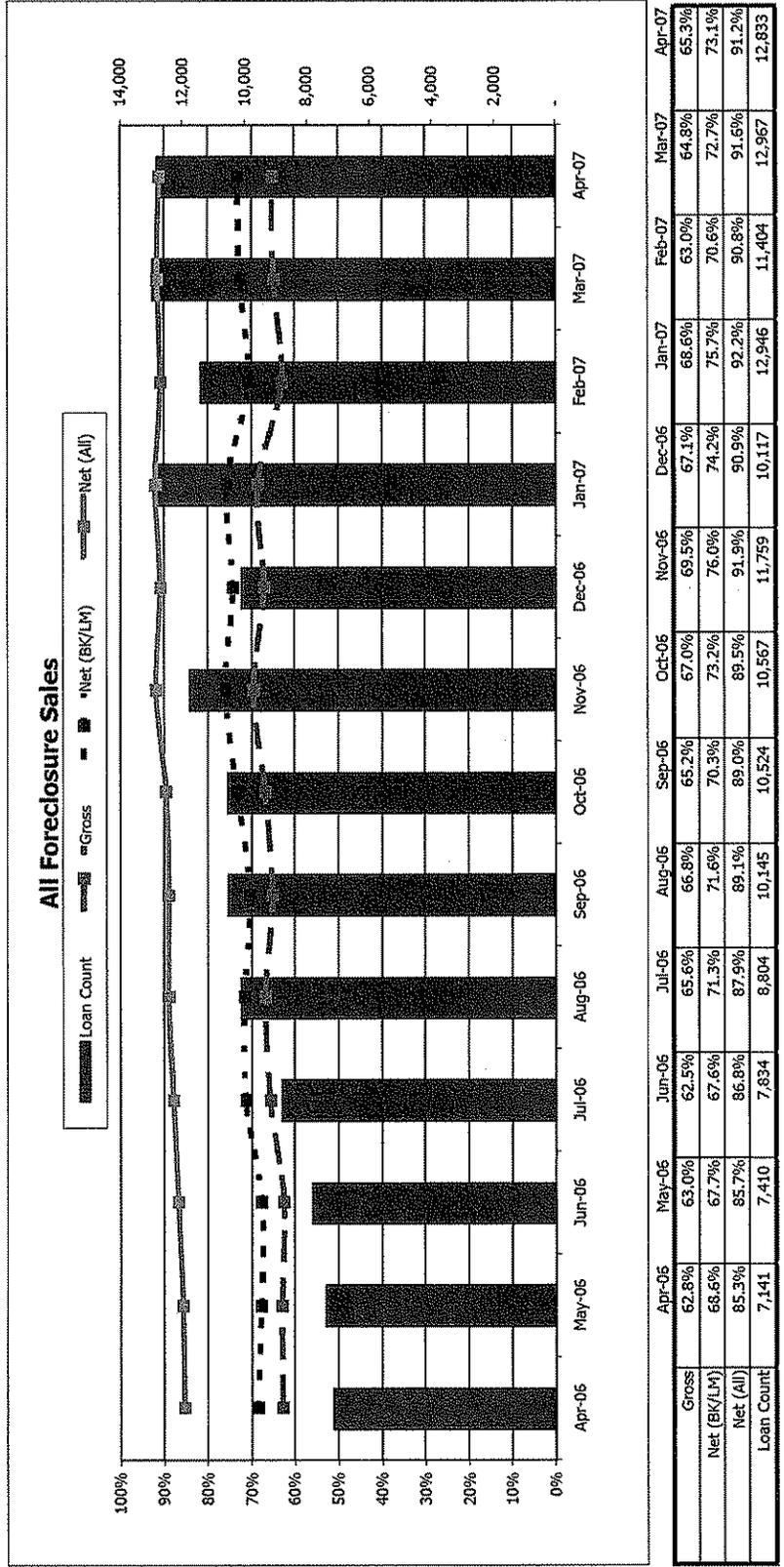
All Sales Compliance Percentage Comparison 4/06 to 4/07

Gross Compliance Percentage Increased 2.5%

Net BK/LM Compliance Percentage Increased 4.2%

Net All Delays Compliance Percentage Increased 5.9%

Overall Increase in Volume 79.7%



Attorney Performance

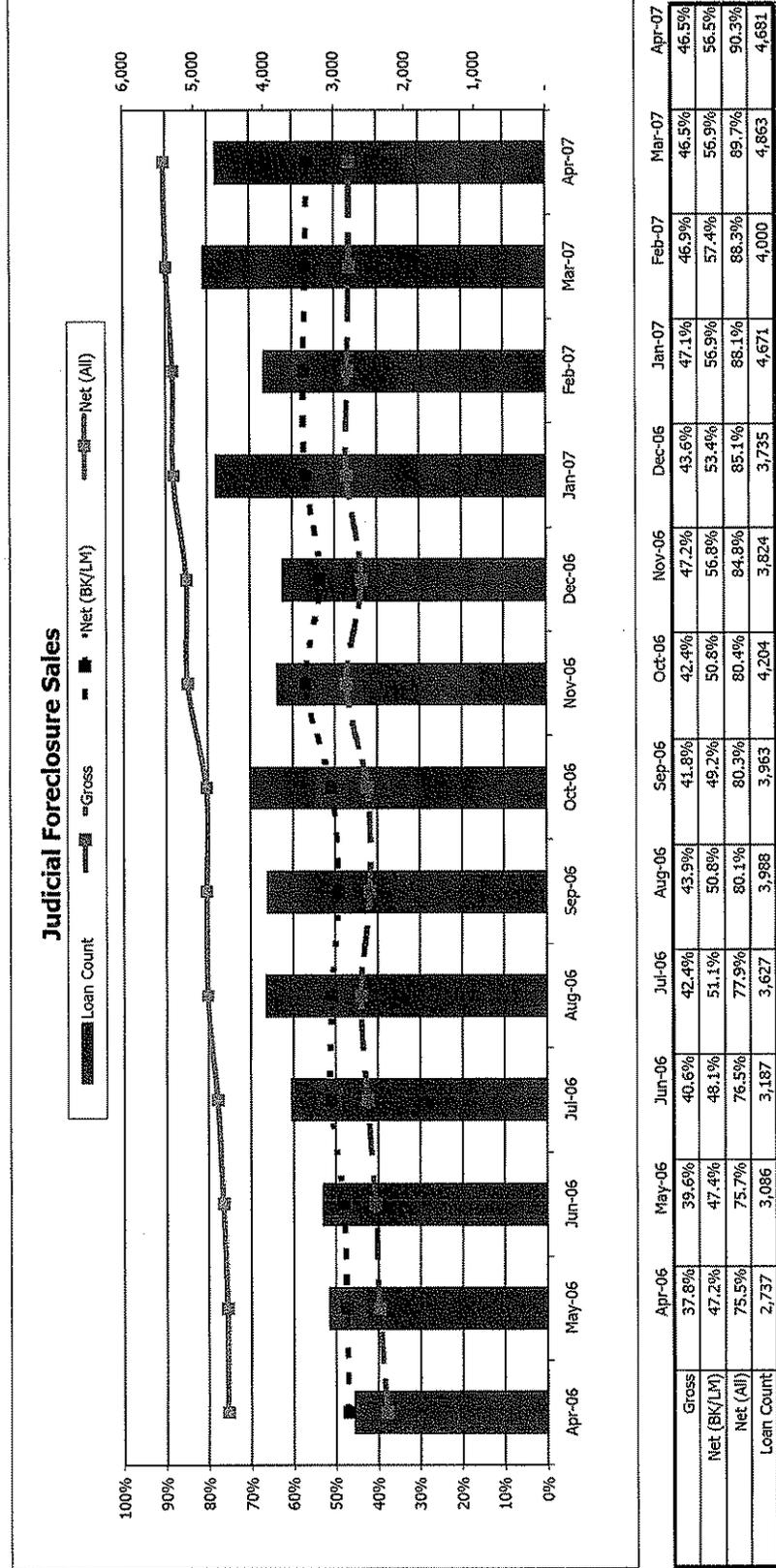
Judicial Sales Compliance Percentage Comparison 4/06 to 4/07

Gross Compliance Percentage Increased 8.7%

Net BK/LM Compliance Percentage Increased 9.3%

Net All Delays Compliance Percentage Increased 14.8%

Overall Increase in Volume 71.0%



Attorney Performance

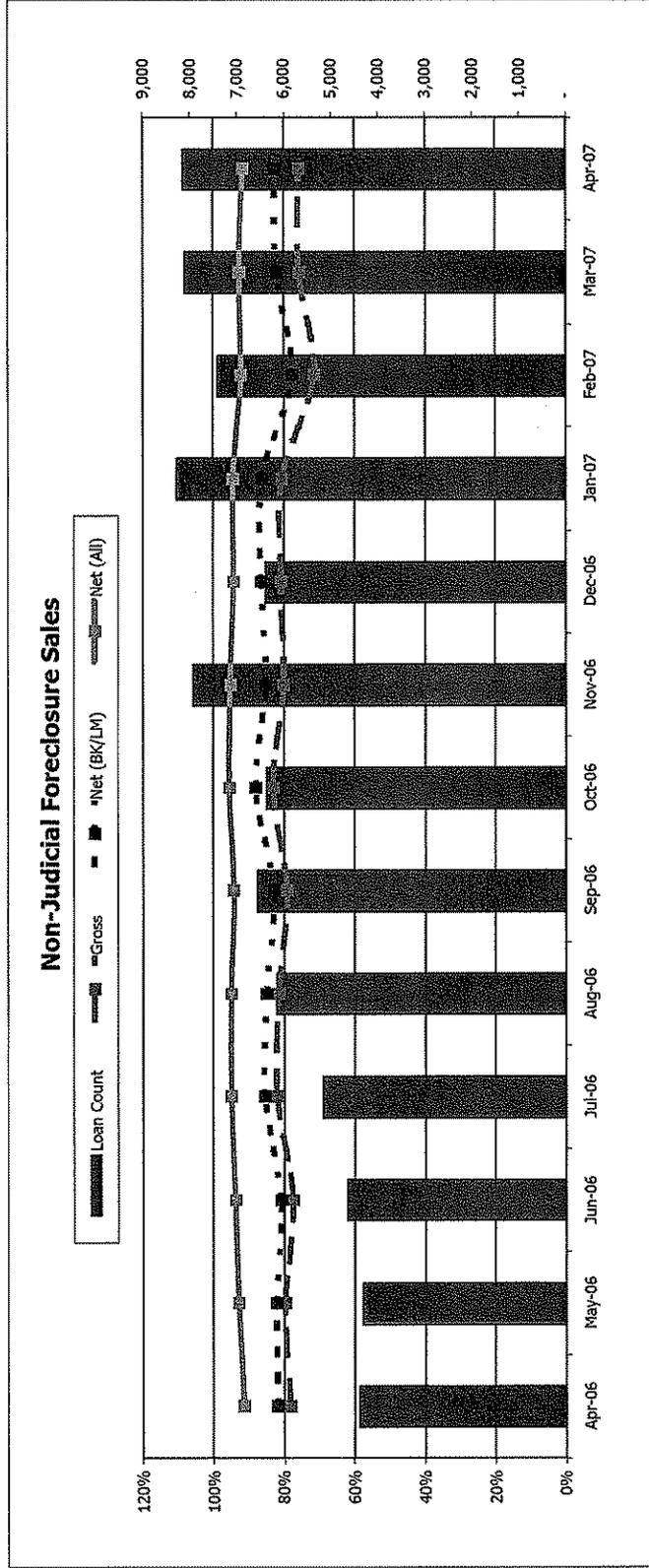
Non-Judicial Sales Compliance Percentage Comparison 4/06 to 4/07

Gross Compliance Percentage Decreased 2.2%

Net BK/LM Compliance Percentage Increased .8%

Net All Delays Compliance Percentage Increased .3%

Overall Increase in Volume 85.1%



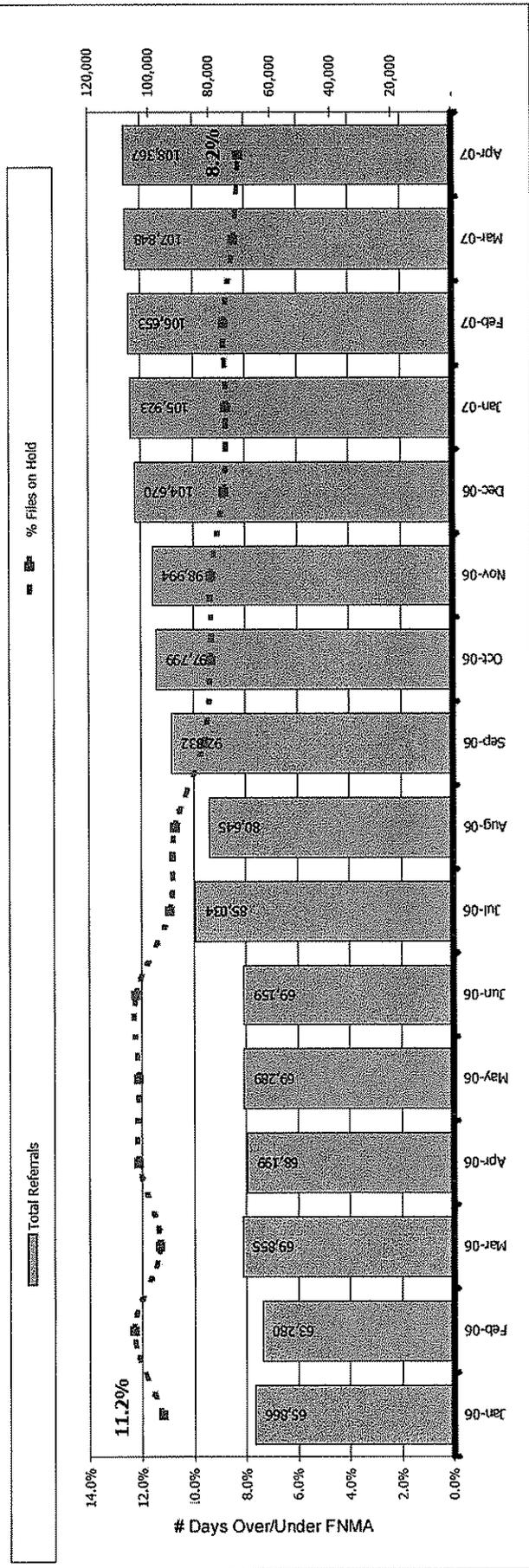
Attorney Performance

Foreclosure – Holds to Active Files

April '06 – April '07 = 32% Reduction on Holds

April '06 – April '07 = 59% Volume Increase

Foreclosure Holds to Active Files



	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Jan-07	Feb-07	Mar-07	Apr-07
% Files on Hold	11.2%	12.3%	11.3%	12.1%	12.1%	12.2%	10.9%	10.7%	9.6%	9.3%	9.3%	8.8%	8.7%	8.8%	8.4%	8.2%
Total Referrals	65,866	63,280	69,855	68,199	69,289	69,159	85,034	80,645	92,832	97,799	98,994	104,670	105,923	106,653	107,648	108,367

Attorney Performance



Foreclosure Summary

	Days Reduction			
	May-05	Apr-06	Apr-07	Total
File Received to First Action:	10.4	1.5	0.9	11.9
First Action to Service Complete:	2.3	0.3	4.5	2.6
Service Complete to Judgment Entered:	18	3.8	-3.9	21.8
Judgment Entered to Sale Scheduled:	10.1	-9.4	6.2	0.7
Total:	40.8	-3.8	7.7	37

What Does It All Yield?

	Days Reduction			
	May-05	Apr-06	Apr-07	Total
File Received to Sale Held:	9.3	7.1	-2	14.4
Potential savings to clients due to timeline reduction*:		\$		58,045,248

*Calculated at conservative loss estimate at \$30/day and 11,197 files to sales/month for 12 months (6 month avg sale volume)

Client Power Rating

April 2006 vs. April 2007

April '06 % of Green firms = 45.74% Yellow = 37.75% Total = 83.49%

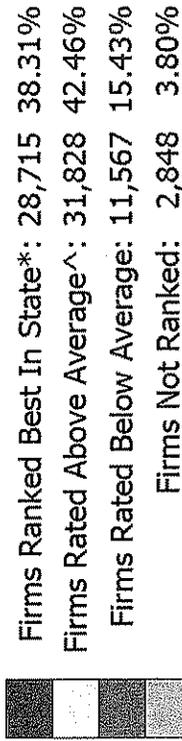
April '07 % of Green firms = 72.02% Yellow = 15.47% Total = 87.49%

Of the 61 red firms in 4/06, only 17 remained red in 4/07 = **73% improvement**

FNFS Composite – May 4, 2006

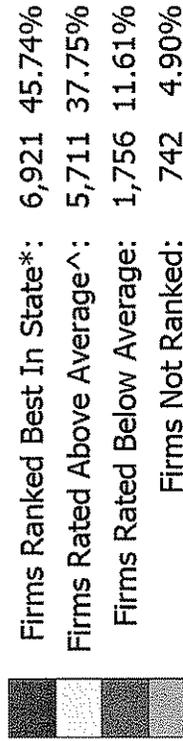
Foreclosure File Allocation

Total Active Files (Pipeline Excluded) 74,958



Foreclosure Referrals (30 Days)

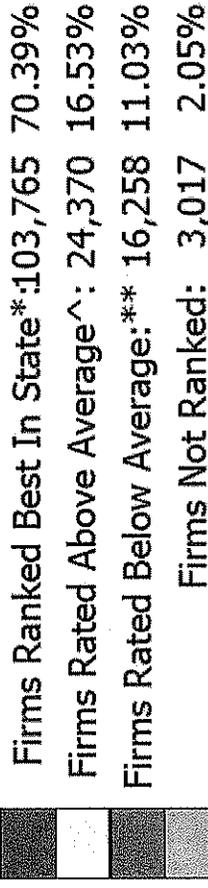
Total Active Files (Pipeline Excluded) 15,130



FNFS Composite – May 3, 2007

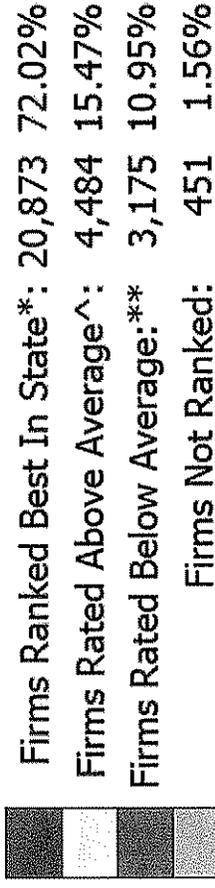
Foreclosure File Allocation

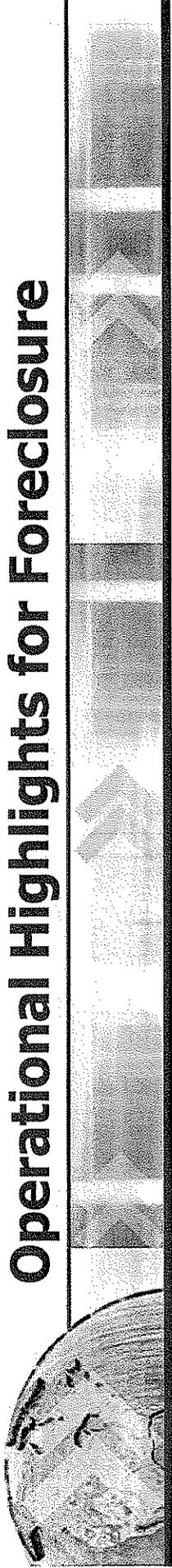
Total Active Files (Pipeline Excluded) 147,410



Foreclosure Referrals (30 Days)

Total Active Files (Pipeline Excluded) 28,983





Operational Highlights for Foreclosure

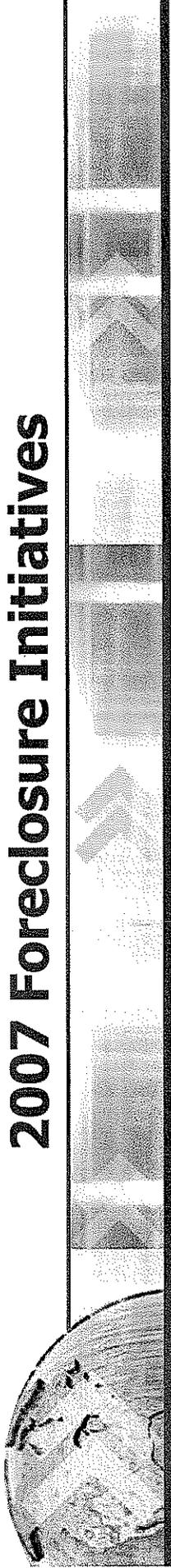
Special Assets

- Implemented Document Processes for 60% of our clients in April 2007 reducing the use off issues to obtain missing documents.
- Implemented Aged Asset 10/10 calls in Special Assets with 80% of all clients.
- Special Asset Department reduction of Accounts/FTE down from 350/pp to 275/pp
- Special Assets implemented title processes for 80% of all clients.
- Special Assets reduced hold percentage in last year by 32%

Attorney Management

- APR Event Audit and Quality Assurance Team
- Revision of Float days for First Legal date in CORE foreclosure process to reduce re-projections
- Adjustment to Attorney Performance Report placing guidelines for setting best in class with volume and tenure requirements
- Reduction of overall first legal performance for the 3rd straight year
- Addition of 2 regions in the Jacksonville, FL location

2007 Foreclosure Initiatives



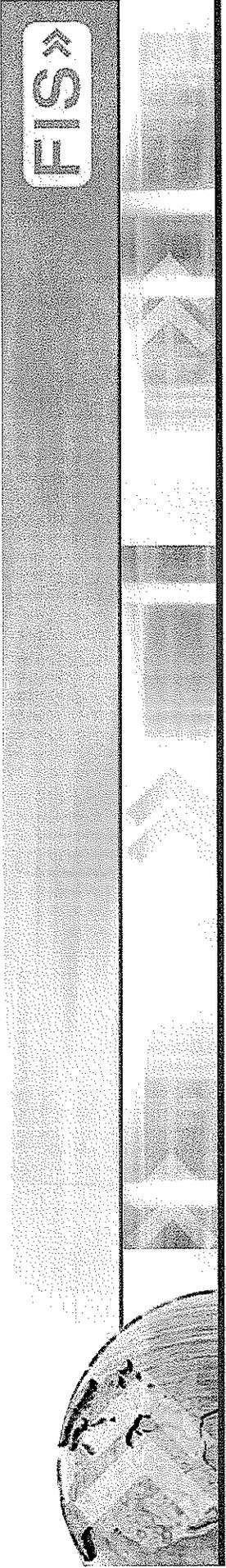
Special Assets

- Implement Document Processes for remaining 40% of our clients by the end of 3rd quarter 2007
- Implement Aged Asset 10/10 calls in Special Assets with remaining 20% of clients. Special Asset Department reduction of Accounts/FTE down from 275/pp to 250/pp

Attorney Management

- Program for on site visits to attorney's law offices
- Revision of Float days for remaining steps in CORE foreclosure process to reduce re-projections
- Adjustment to weighting on Attorney Performance Report for 3rd party sales
- Early indicator report to assist attorneys in recognizing trends in decrease performance on timelines
- One random Audit per firm for 2007 in a network of 650 firms
- Initiative to close the gap between Net BK/LM compliance percentage and the Net All compliance percentage



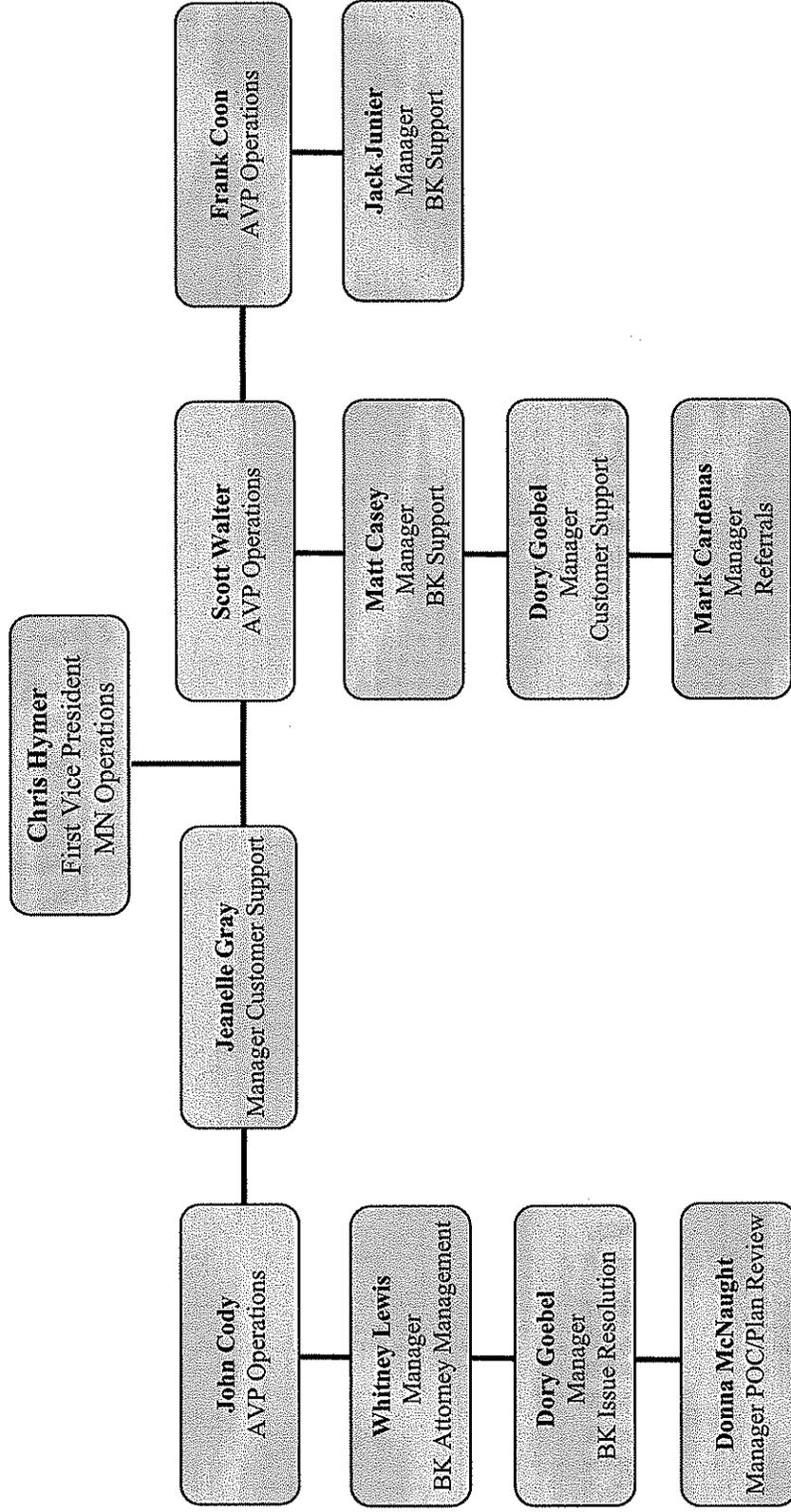


Bankruptcy & Customer Support

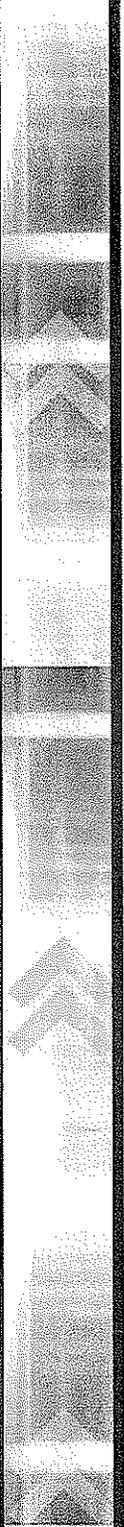
Chris Hymers

First Vice President Operations - MN

FNFS Bankruptcy & Customer Support Management



Bankruptcy "By the Numbers"



Under FNFS Outsource Team Management - (Avg / Month over last 6 months - Apr 2007 data)

Active BK Dismissal/Discharge Processes Monitored.....	118,375
Chapter 7's.....	14,559
Chapter 13's.....	103,242
Other Chapters.....	635
MFR Referrals.....	5,053
MFR Received to Filed (Gross Days).....	2.85 days
MFR Received to Results (Gross Days).....	20 days
% MFR Files Out of Standard (Sludge).....	4.8 %
% MFR Files On Hold.....	3.2 %
POC Completed/Mailed (Gross Days).....	13.7 days
Plan Review Completed (Gross Days).....	20.4 days
Agreed Order Final Order (Gross Days).....	22.0 days



Bankruptcy & Customer Support “By the Numbers”

FNFS is continually driving improvement in process and procedure: demonstrating the ability to manage greater volume with faster responsiveness and better quality.

REFERRALS – ALL (FC, BK, Eviction):

- Over **31,000** referrals per month during Q1 2006. During Q1 2007, averaging over **52,000** referrals per month (67% increase). Throughout this growth, the team has maintained a 90% “Pass Rate” of getting referral to their attorney within 240 minutes (from initiation by client in data file to delivery to the attorney via Document Management along with all available documentation and investor information).
- FNFS continues to partner with every client to improve the availability of all necessary documents at the time of referral. Over 40 personnel are dedicated specifically to retrieving missing documents from client systems.

BANKRUPTCY SETUPS:

Currently averaging over **12,000** bankruptcy boardings in client systems and in Process Management per month (**8,600** manual BK Setups through Issues and Holds and **3,500** automated BK Setups).

Bankruptcy & Customer Support "By the Numbers"



BANKRUPTCY CLOSINGS:

Currently averaging over 10,700 BK Closings (through Issues in Process Management) in client systems per month.

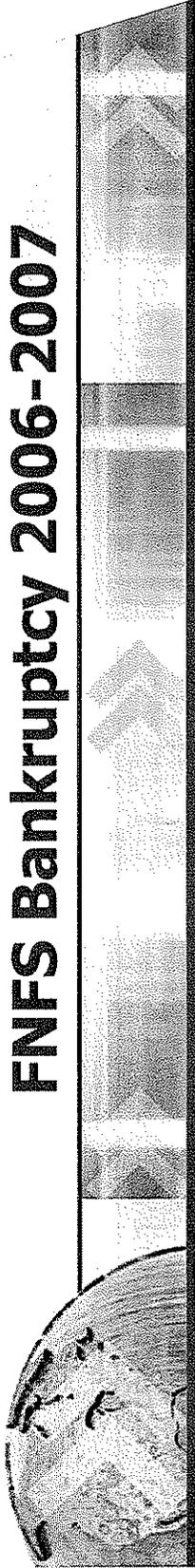
BK ISSUE RESOLUTION:

Over 165,000 Issues managed last year (April 2006-April 2007) by the BK Support - Issue Resolution team for attorney requests such as Escrow Analysis Needed, Corporate Advance/Escrow Breakdown, Research Disputes, Post-Petition Status, and MFR Stop. The vast majority (over 94%) of these BK Issues are resolved correctly without needing to be raised again for any reason (recidivism).

	April '06	April '07	Diff
Average Issues Managed (per month)	15,406	12,700	-2,706
Average Issue Resolution Timeframe (business minutes)	139	103	-36
Average Recidivism Rate	9.3%	5.8%	3.5%

37% Reduction in Recidivism

FNFS Bankruptcy 2006-2007



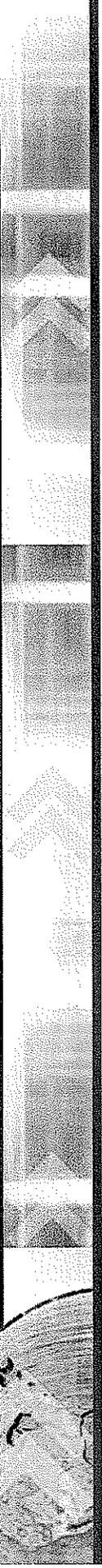
Primary Initiatives

Customer Focused Solutions

- AACER Integration
- BK APR Change



Bankruptcy - AACER Integration



- Partnership with AACER – Automated Access To Court Electronic Records
- Regular Case Monitoring (Docket Update Searches) on Outsource Portfolio
- Direct Link Through Process Management to Docket Information Enables Faster Access to Case Info
- Info Access Model Provides Mutually Beneficial Cost Savings for FNFS, Clients, and Attorneys

AACER Integration with Process Management

Docket Interface

The screenshot displays the FIS desktop Process Management interface. At the top left, there is a navigation bar with the following links: Home | My Rules | Intercom | Referrals | Reports | Help | Logout. The main header area includes the FIS desktop logo and a search bar with a 'Find' button. Below the search bar, there are several tabs: 'Back to BK - Write-Diff', 'General Information', 'Edit', 'Loan Info', 'Fees & Costs', 'Issues', and 'Loans'. The 'General Information' tab is active, showing fields for 'Servicer: #', 'Investor: #', 'Mortgagor: #', 'NTRID:', 'Case Number:', 'Vendor: Eidelity Monitoring', and 'Vendor Ref #:'. Below these fields, there are sections for 'Property Address 1:', 'Property City:', 'Property Zip:', 'State:', 'Start:', and 'Status: Open'. At the bottom of the page, there are links for 'View All', 'Foreclosure', and 'Bankruptcy'. A callout bubble highlights the NTNTBK logo in the top right corner of the interface.

AACER Docket View



FIDELITY
NATIONAL BANK SOLUTIONS

Home | Case Search | Management | My AACER | Preferences | Legal Information | Logout

Search | Case | Docket | Claims | Calendar | Trustee | Print Case | Print View

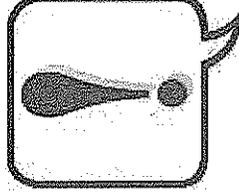
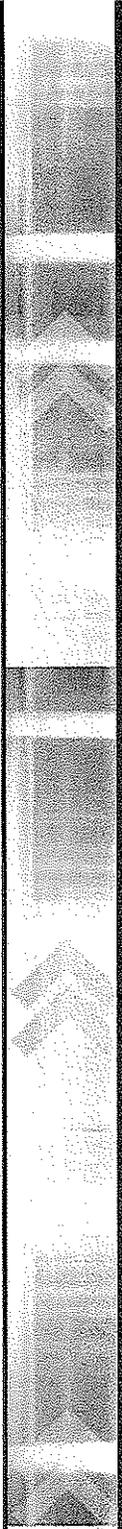
FNFS

Docket for 1

Go To Case	Update Docket
------------	---------------

Filing Date	#	Docket Text
02/02/2006	<u>1</u>	Chapter 13 Voluntary Petition: Fee Amount \$189. Filed by (Entered: 02/02/2006)
02/02/2006	<u>2</u>	Chapter 13 Plan Filed by (Entered: 02/02/2006)
02/02/2006	<u>3</u>	Certificate of Budget and Credit Counseling Course Filed by Debtor (Entered: 02/02/2006)
02/02/2006	<u>4</u>	Statement of Social Security Number Filed by (Entered: 02/02/2006)
02/02/2006	<u>5</u>	Bankruptcy Petition Cover Sheet Filed by Debtor (Entered: 02/02/2006)
02/03/2006	*	Receipt of Voluntary Petition (Chapter 13)([misc,volp13at] (189.00) filing fee. Receipt number , amount , (U.S. Treasury) (Entered: 02/03/2006)
02/06/2006	<u>6</u>	Meeting of Creditors 341(a) meeting to be held on 3/14/2006 at 10:00 AM at Last Day for 523 Object is 5/15/2006. Proofs of Claims due by 6/12/2006. Last day to Object to Confirmation 4/4/2006. Confirmation hearing to be held on 4/27/2006 at 10:00 AM at (Entered: 02/06/2006)

AACER Integration Overview



Time Savings Analysis

AACER Case Searches	Processing time in Seconds
AACER Search Time	30
Pacer Search Time	60

Docket List	Processing time in Seconds
AACER Search Time	5
Pacer Search Time	55

Cover Sheet	Processing time in Seconds
AACER Search Time	8
Pacer Search Time	55

Document Download	Processing time in Seconds
AACER Search Time	15
Pacer Search Time	70

FNFS has realized a 76 % Reduction in Processing Time when comparing on-demand services.

This has offered a significant man-hour cost savings in obtaining necessary court information.

AACER is already available to all FNFS Outsource clients and will soon be available to the FNFS Attorney Network.

AACER Integration Overview



Case Monitoring Category Key

Abandonment Matters	Adversary
Amended Schedules	Client Matters
Client Stay Matters	Confirmation Reports
Conversion Notificaitons	Court Case Closings
Debtor Schedules	Discharge Notifications
Disclosure Statement Filings	Dismissal Notifications
No Asset Reports	Orders Vacating
Plan Amendments	Plan Filings
POC Objections	Reinstatements
Statements of Intentions	

AACER Integration – What’s Next?



Automated Loading of Monitoring Results into Process Management Issues

Issues

Add New Issue: To add a new issue, complete the form below and click "Save".

Issue Type: *

Projected End:

Description: Max 1000 Chars *

* indicates required field

"Docket Text" from AACER data with multiple-category merging

DSML-ORD - Order Dismissing Case Without Prejudice Signed on 9/25/2006 () (Entered: 09/25/2006)
RNST - Order Dated September 28, 2006, it appearing to the Court that the Chapter 13 Trustee filed a Certificate of Default on or about July 19, 2006 at Document No. 57 and that a Response Order was issued by this Court dated
VCTG - Order Dated September 28, 2006, it appearing to the Court that the Chapter 13 Trustee filed a Certificate of Default on or about July 19, 2006 at Document No. 57 and that a Response Order was issued by this Court dated
VCTG - Hearing Held (RE: 30 Motion for Relief From Stay filed by no objection; review order; payment from debtor due by June 16, 2006 and creditor will moved to vacate order

Bankruptcy Operations



APR Motion for Relief "Results" Change

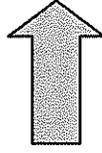
- Change is necessitated due to feedback from clients and attorneys concerning the resolution (results) of the MFR action.
- Bankruptcy APR Scorecard will now track the MFR action from Referral until the date the final Order is entered with the court.

APR – Motion For Relief Stage Summary



PREVIOUS STAGE

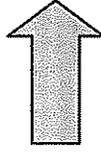
"MFR Received to Filed"



NEW STAGE MEASUREMENT

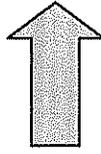
(No Change)

"MFR Filed to Hearing Date"



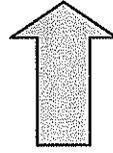
"MFR Filed to Hearing/Objection Date"

"MFR Hearing to Results"



MFR Hearing / Objection Date to
Hearing / Objection Results"

"Filed Received to Results"



"File Received to Order Entered"

Let's Discuss: "Order Entered"

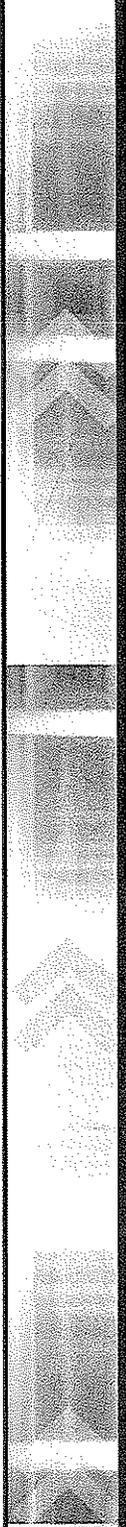
APR – Motion For Relief Stage Summary

Stage: "File Received to Order Entered"

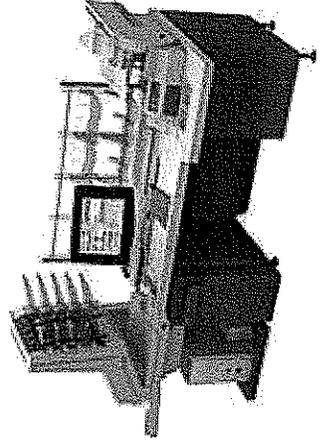
- Relief Order Entered Date
- Agreed Order Entered Date
- Motion for Relief Denied Date

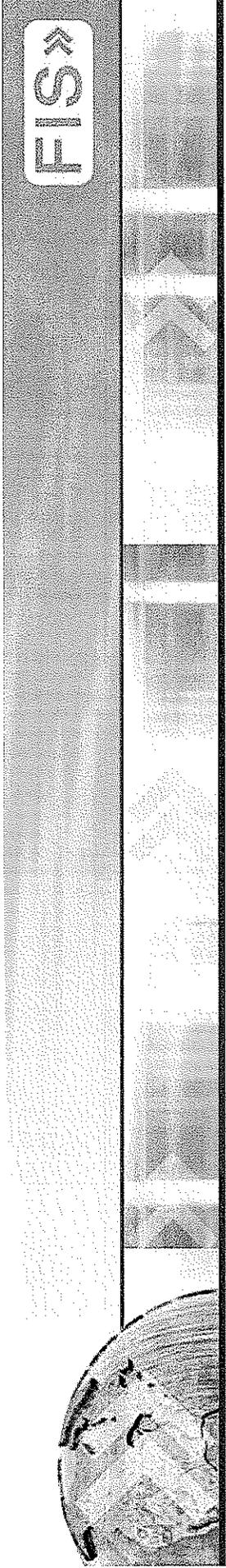
The image shows three overlapping summary cards. The top card is titled 'Bankruptcy Stage Performance' and lists the following metrics: MFR Received to Filed, MFR Filed to Hearing Date, MFR Hearing to Results, and File Received to Results. The middle card is titled 'Attorney Service Performance' and lists: Activity, MFR, and Time (Avg Minutes). The bottom card is titled 'Bankruptcy Stage Performance' and lists: MFR Received to Filed, MFR Filed to Hearing Date, MFR Hearing to Results, and File Received to Results. The bottom card also includes a section for 'Attorney Service Performance' with metrics: Activity, MFR Filed to Received (Avg Minutes), MFR Filed to Received (95% Ftm), MFR Hearing to Received (95% Ftm), MFR Received to Received (95% Ftm), and Rejection Completion % (95% Ftm).

2007 Bankruptcy and Customer Support Initiatives



- Continued AACER Integration
- Signature Required Functionality – Document Upload Type Differentiation to Assist With Workflow Management
- Partnering with FIS Desktop™ for installation of OPEX 3690i Digital Mail Processing Workstations (opens, extracts, identifies, captures, prints an audit trail and outputs mail content). Integration of OPEX imaging with Document Management.





Financial Support

Michael Cloin

VP of Business Analytics/Financial Support

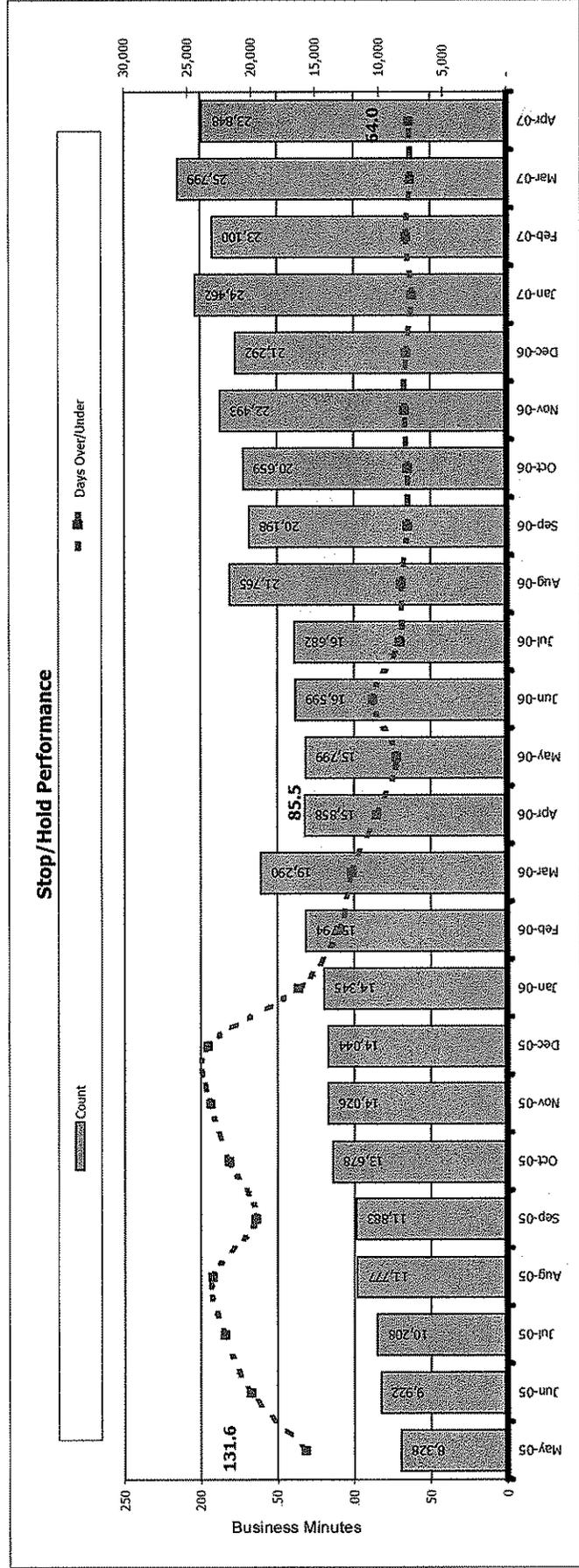
Attorney Performance

Stop/Hold Requests

May '05 – April '06 = 46.1 Minute Reduction (91% Volume Increase)

April '06 – April '07 = 21.5 Minute Reduction (50% Volume Increase)

Total = 67.6 Minute Reduction (186% Volume Increase)



Month	Count	Business Minutes
May-05	8,328	131.6
Jun-05	9,922	107.3
Jul-05	10,208	187.3
Aug-05	11,777	192.5
Sep-05	11,883	164.0
Oct-05	13,678	181.6
Nov-05	14,026	193.6
Dec-05	14,044	195.5
Jan-06	14,345	136.3
Feb-06	15,794	110.0
Mar-06	15,799	101.7
Apr-06	15,858	85.5
May-06	15,799	85.5
Jun-06	16,599	72.2
Jul-06	16,599	88.0
Aug-06	16,682	70.0
Sep-06	20,198	70.0
Oct-06	20,659	68.0
Nov-06	20,198	65.0
Dec-06	20,659	65.0
Jan-07	24,462	67.0
Feb-07	23,100	66.0
Mar-07	25,799	62.0
Apr-07	23,848	66.0