

THE SUMMIT

ENCOURAGING PEAK PERFORMANCE IN THE FIS PARTNERSHIP

October 2007

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MESSAGE FOR JIM

BY LINDSEY LESCH AND EMILY BRUCE

The FIS Information Services family suffered a sudden loss this August with the death of Jim Coad, vice president of Onsite Operations at FIS Foreclosure Solutions. Jim was with our company for more than seven years and worked closely with each of our client offices across the country. Despite spending an inordinate amount of time traveling, Jim arrived at each office with a smile and energetic personality. Through his travels, Jim established friendships with FIS clients, attorneys, and employees alike – all of whom will miss his presence. He touched countless more lives during his years of playing and coaching sports. Jim thoroughly enjoyed his job and teaching others the value of hard work, sportsmanship and teamwork, but his family was always his first priority. He spoke often of his wife and two sons. Jim was known for always having a smile on his face and a funny story to share.

“Jim was truly one of my closest friends and he will be truly missed. When I think of Jim, he can bring a smile to my face and tears to my

eyes. We spoke often about our families while traveling and he was very proud of his sons and the young men they have become. He was a friend to all who knew him in our industry. Everyone who knew Jim had the highest respect for him. I will truly miss Jim but he will always be in my heart.”

-Bill Newland, First Vice President
Operations Jacksonville

“Jim was not only a colleague, but also a friend and mentor. His enthusiasm for solving problems and tackling projects was boundless. A ‘go-to’ guy within Foreclosure Solutions with unparalleled energy and passion for his work, Jim worked hard, but also enjoyed his time outside of the office with friends and clients. Irish by heritage, Jim often wore a claddagh ring that symbolizes love, friendship and loyalty. It’s hard to think of a better symbol, as those three words epitomize Jim.”

-Chris Hymer, First Vice President
Operations Minnesota



FIS employees took part in a “Coad Casual” Day to raise funds for the Jim Coad Family Benefit Fund.

Above (L to R): Alfonzo Greene, Chris Hymer, Carlos Villalpando, Jeanelle Gray, Scott Walter, Chris Anderson, Zach Wolfe, Richard Farley and Shawn Lauby.



Right: Jim Coad at the 2007 FIS Foreclosure Solutions Attorney Summit.



DEFAULT SOLUTIONS
A DIVISION OF FIDELITY NATIONAL INFORMATION SERVICES

FIS INFORMATION

FIS Foreclosure Solutions, Inc.

A Division of FIS Default Solutions

FIS FORECLOSURE SOLUTIONS, INC. COMPANY PICNICS



Liguenda Allotey gets dunked at the MN picnic.

Both the Minnesota and Jacksonville FIS Foreclosure Solutions, Inc. offices enjoyed company picnics this summer. Minnesota employees gathered July 19 onsite to enjoy lunch, beautiful weather, badminton, bocce ball and more. They also lined up at a dunk tank for chances to soak several members of the management staff.

The Jacksonville office and their families ventured to the beach for lunch and took part in activities that included a spirited water balloon toss, a three-legged race and a sand sculpture contest. Employees showed their FIS pride in the sand and took advantage of a few spare water balloons to cool each other off.



Keri Gaber and her team with their prize-winning sand castle.

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

FIS Foreclosure Solutions, Inc. possesses the expertise to help clients manage diverse loan procedures and credit types, enabling clients to realize consistent pricing for default management services and reductions in the cost per loan serviced.

When clients refer a loan to local counsel through FIS Foreclosure Solutions, Inc., the loan timeline is managed until resolution. Clients identify the unique requirements of their portfolios and the loans are processed through FIS Foreclosure Solutions, Inc. to ensure the most efficient outcome. Internal time limitations for key events are set and active monitoring is conducted to minimize the overall timeframe from referral to resolution. The loan-level data is reported to Fidelity National Information Services, Inc. (FIS) partners on a daily basis using FIS Desktop, a Web-based default management technology.

FIS Desktop is an industry-changing proprietary enterprise application that provides users with a single point of contact into technology-driven solutions, enabling clients to streamline their processes and manage document and invoicing needs online. This reduces timelines, mitigates risk and saves resources.

FIS Desktop Process Management (previously NewTrak) allows users to efficiently direct and deliver all relevant information, images and services from one secure, real-time platform. Reconciliation of third-party information is simplified

by utilizing a single, Web-based access point that bridges a client's third-party service providers and FIS. This means quicker processing and cost savings, as well as the virtual elimination of the risk of error.

Document Management (previously NewImage Express), FIS Desktop's end-to-end document imaging solution, essentially omits the need for paper by capturing, indexing, routing, archiving and retrieving documents through secure,

Web-based connections.

This customized enterprise application manages a document's life cycle, from data extraction and electronic generation through preset routing protocols, ultimately automating a company's unique document structure.

Management (previously NewInvoice) uses real-time, online services with specialized modules to automate every aspect of the billing and invoicing processes. From presentment and processing to postpayment activities, Invoice Management's automation saves time and eliminates errors.

From referral to invoice, FIS Foreclosure Solutions, Inc. and FIS Desktop provide unique, money-saving solutions for the mortgage community.

FIS' FIVE FUNDAMENTAL PRECEPTS

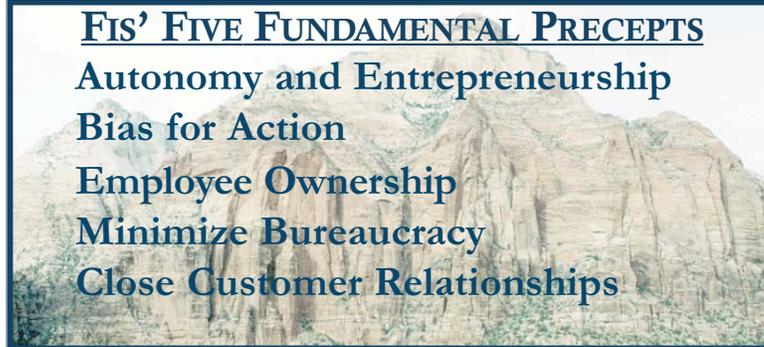
Autonomy and Entrepreneurship

Bias for Action

Employee Ownership

Minimize Bureaucracy

Close Customer Relationships



FLORIDA OFFICE

601 Riverside Ave.
Building 5, Floor 3
Jacksonville, FL 32204
904.470.7700
904.470.7800 fax

MINNESOTA OFFICE

1270 Northland Drive
Suite 200
Mendota Heights, MN 55120
651.234.3500
651.234.3600 fax

THE SUMMIT

FORECLOSURE SOLUTIONS AND LPS MANAGEMENT

SCOTT BARNES	FIS Foreclosure Solutions President and COO	904.470.7703
LARRY DINGMANN	SVP Division Counsel	651.234.3506
STEVE GERTHS	SVP Business Development	651.234.3504
ED HILL	SVP FIS LPS	281.827.2676
JAMES IREDALE	Chief Technology Officer, FIS LPS	904.470.7704
LAURA MACINTYRE	COO/Sr. Managing Director, FIS Desktop™	651.234.3511
BARB NICKEL	SVP Controller	651.234.3587

The Summit is published quarterly by the Customer/Attorney Relations team for employees, clients and attorney firms in the FIS Foreclosure Solutions, Inc. partnership.

EDITOR

Lindsey Lesch

ASSISTANT EDITOR

Emily Bruce

STAFF PHOTOGRAPHERS

Margaret Bowen

Katherine Zorn

CONTRIBUTING AUTHORS*

Kimberly Burnette

Andrew Paisley

Kelly Sutherland

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CONTACT US!

CUSTOMER/ATTORNEY RELATIONS

POLINA BELINSKAYA	904.470.7881
TERRI BOYETTE	904.470.7766
EMILY BRUCE	904.470.7850
KRIS HARVICK	904.470.7879
CHRYS HOUSTON	904.470.7712
LINDSEY LESCH	904.470.7831
ANGELICA LOPEZ	818.257.5530
MELINDA LOYD	903.355.0199
GABBY MUKANDWA	904.470.7788
MATTHEW ROGINA	904.470.7731
HALEY SEABROOK	904.470.7935
BRIDGETTE SMITH	904.470.7894
KATHY THOMPSON	832.559.3989
RYAN VOGT	904.470.7851
KATHERINE ZORN	651.234.3723

*The opinions expressed by contributing authors are those of the authors and do not necessarily reflect the opinions of FIS Foreclosure Solutions, Inc..

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 **November 5**.

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

E-mail: lindsey.lesch@fnfs.net

Phone: 904.470.7831

Fax: 904.470.7800

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

CHAPTER 13 BANKRUPTCY PROVIDES LONG RESPITE FOR DELINQUENT HOMEOWNERS

by Kimberly D. Burnette
WILSON & ASSOCIATES, PLLC

Chapter 13 bankruptcy can be a viable financial solution for many homeowners facing foreclosure. Foreclosures are up 35 percent from 2005 and occur at a ratio of about one for every 1,000 households, even though, during the last 10 years, Fannie Mae, Freddie Mac and the VA have encouraged lenders to offer loss mitigation plans. It is simply more cost effective to help a borrower stay in his home than to foreclose.

Unfortunately, loss mitigation remedies, such as forbearance agreements, short sales and loan modifications, often fail. When loss mitigation efforts fall short and the foreclosure process begins, borrowers often retain attorneys and end up filing for bankruptcy. This is not cost-effective for lenders, but for borrowers, Chapter 13 bankruptcy is often the simplest and most productive way for them to keep their homes and pay their other delinquent bills. Normally, an attorney helps debtors through the process, and in many states, bills can be paid either with one check or by payroll deduction.

Even though the number of bankruptcy filings has decreased since the October 2005 implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA), about 273,000 Chapter 13 bankruptcy cases were filed in the 2006 fiscal year. Many of those cases were filed to avoid foreclosure. Because of liberal treatment by bankruptcy judges,

loans frequently remain delinquent for years. For this reason, borrowers are allowed major benefits when they file bankruptcy that they would not get otherwise.

If a Chapter 13 plan proposes to cure a mortgage delinquency, section 1322 (b)(5) of the Bankruptcy Code allows a debtor to cure his debts "...within a reasonable time." However, nowhere in the Code is the term *reasonable time* defined. The reported

bankruptcy decisions have shown that judges considering the issue of reasonable time employ a flexible, case-by-case approach. Factors include the debtor's payment record, the maturity date of the mortgage, the reason for the arrearage, the debtor's ability to meet the obligations of the plan, the availability of the debtor's discretionary income to cure a default, the time over which the default has accrued

compared to the time within which it is to be cured and the debtor's ability to continue current payments on the installment obligations. Courts frequently determine whether the debtors' plans provide for payments that are the most the debtors are able to pay. The cases determining this reveal that debtors have a broad range of possibilities for repayment of

"DEBTORS HAVE A BROAD RANGE OF POSSIBILITIES FOR REPAYMENT OF MORTGAGE ARREARAGES WITHIN THE PERIOD OF A CHAPTER 13 PLAN."

continued on next page

KIMBERLY D. BURNETTE is an Associate Partner at Wilson & Associates, PLLC, located in Little Rock, AK. Ms. Burnette is a member of the Arkansas Bar Association, the Debtor-Creditor Bar of Central Arkansas, Inc., and is the current President of the Arkansas Association of Women Lawyers. Her area of practice is mortgage banking with a focus on bankruptcy law.



mortgage arrearages within the period of a Chapter 13 plan.

Because the plan period for many debtors was extended from three to five years under BAPCPA, the time period for curing prepetition arrears can often be five years. In a recent case filed in Houston, the bankruptcy judge allowed a debtor to cure his prepetition arrearages over five years, over the objection of the debtor's mortgage creditor (*in re hence*, 358 B.R. 294, Bankr. S.D. Tex, 2006). In making his decision, the judge considered cases from many different courts and concluded that debtors may have a broad range of possibilities for repayment of mortgage arrearages within the period of a Chapter 13 plan, "...provided that the repayment of the arrearages occurs within a 'reasonable time.'"

Not only are debtors in Chapter 13 allowed to cure prepetition arrearages over a much longer period of time than they would if they were not in bankruptcy, they are also often given leeway by the bankruptcy courts when they become delinquent postpetition. The same section of the Bankruptcy Code that pertains to prepetition arrearages, – section 1322 (b)(5) – also applies to postpetition arrearages and allows a debtor to modify his bankruptcy plan to cure postpetition defaults. Debtors often do this either prior to the creditor filing a motion to lift the automatic stay or after, pursuant to a settlement of the motion between the creditor and debtor or by court order. The inquiry by the bankruptcy court is the same with a postpetition default as it is for a prepetition delinquency, namely, under 1322 (b)(5), whether the proposed modification

provides for curing the arrearage within a reasonable time (*Matter of Mendoza*, 111 F.3d 1264; 11 Tex.Bankr.Ct.Rep. 186, 1997).

Upon default of a debtor's modified plan to cure postpetition arrearages, courts have the authority to include a drop-dead clause in an order filed after a motion for relief from automatic stay has been filed. This provision allows a creditor to exercise state law remedies upon default (e.g., foreclosure). A debtor under a drop-dead provision must strictly comply with payments to the Chapter 13 trustee or to the creditor, or the automatic stay may be lifted without further appearance before the court. However, even these provisions often allow for a notice of default to the debtor's attorney and an opportunity to cure again. If the debtor has a prepetition arrearage at the time he files bankruptcy, becomes delinquent postpetition, is allowed to modify his plan to cure the new arrearages, and fails again, it is possible that he may have two or more opportunities to bring the postpetition arrearages current before the stay is lifted and foreclosure remedies begin.

Credit issues aside, if a homeowner who still has some ability to make his mortgage payments wants to keep the home, remedies exist for him to do so. The most liberal is probably Chapter 13 bankruptcy. This does not even account for those who have filed bankruptcy more than once, some of whom have abusively used the bankruptcy system to their advantage. Loss mitigation remedies are much more favorable to mortgage creditors than bankruptcy; nevertheless, creditors have learned over time to deal with and accept this lenient method of home retention.

EMPLOYEE SPOTLIGHT: MARK CARDENAS

by Emily Bruce

Referral team manager Mark Cardenas is known for his infectious laughter, upbeat personality and ability to multitask. Cheerfully overseeing a staff of 18, including 10 employees who process more than 80,000 referrals to local counsel monthly, Mark is also responsible for managing the transfer to local counsel of files that proceed back into foreclosure from loss mitigation, assisting clients with service releases and participating in client calls for both bankruptcy and foreclosure.

When Mark first began at FIS Foreclosure Solutions, Inc. as a temporary employee in the Referral department, the team handled approximately 5,000 referrals monthly. Though the number of associates on the team has stayed relatively small since Mark began at FIS in October 2003, the volume and variety of the workload have grown significantly. Mark has found this growth to be his most rewarding experience at FIS and attributes the team's ability to handle the growth to its partnership with, and support from, the FIS Foreclosure Solutions Inc. IT team.

"They are the only way we can handle that number of referrals. Nearly 82 percent of our referrals are automated now, so only 18 percent are done manually," Mark said.

Mark is also quick to mention that his team deserves recognition for effectively handling such staggering growth and said his favorite part of the job is working with his staff.

"I've been lucky," Mark said. "I've been surrounded by people who are bright, people who are motivated – just good people. They make coming into work easy."

Before Mark began at FIS, he worked for an inventory company based in Jackson, Miss., and Atlanta. As he was transitioning from Georgia to Minnesota, he went to a staffing agency and landed a job in referrals at

FIS. Two months later, in December 2003, Mark was promoted to Referral team lead. He moved up to Referral supervisor in February 2004, and became the Customer Support team manager of the Referral department in November of that year. This October, he will take on a new position as the Operations/IT Liaison on the Project Management team. Throughout his progression with FIS, he has earned a reputation in both the Minnesota and Florida offices as a pleasant individual to be around.

While Mark works hard to ensure FIS' continued growth and productivity, he does take pleasure in his time away from the office. He is a self-proclaimed Minnesota Public Radio freak and listens to MPR on his rides to work with his wife, Malinda, who is a supervisor on the Bankruptcy Issue Resolution team at FIS Foreclosure

Solutions, Inc. In addition to an intense weekly game of Texas Hold 'Em poker, Mark also has an unabashed love for science fiction and fills his Netflix movie queue with classics such as *Star Wars*, *Lord of the Rings* and *Monty Python*.

Now, with two supervisors, Mark is passing on his referrals expertise and charming attitude to his apprentices. Eric Tate, who will soon take over Mark's position as manager of the Referral group, has worked with Mark for more than a year and accurately describes him in 10 words: "Mark Cardenas has a talent for versatility, with a smile."

"MARK CARDENAS HAS A TALENT FOR VERSATILITY, WITH A SMILE."





APR INCENTIVE WINNERS

Each quarter, FIS Foreclosure Solutions, Inc. distributes financial incentive awards to the top 10 performing firms in foreclosure and bankruptcy in the form of \$20 per billable file, with the next 10 firms receiving \$10 per billable file. To date, FIS has distributed over \$436,000 to top performing firms as quarterly incentive payouts.

Q2 - 2007 WINNERS BANKRUPTCY

AZ	Malcolm & Cisneros
CO	Robert J. Hopp & Associates, LLC
DE	Draper & Goldberg
DE	Whittington & Aulgur
FL	Law Offices of Marshall C. Watson
ID	McCarthy & Holthus
KY	Nielson & Sherry
LA	Shapiro and Mentz
MA	Albritt & Charlton
MD	Friedman & MacFadyen, PA
ME	Shapiro & Morley
MS	Shapiro & Massey, LLP
NE	Kozeny & McCubbin, LLC
NV	Malcolm & Cisneros
NV	McCarthy & Holthus
NY	Rosicki, Rosicki & Associates, PC
PA	Goldbeck McCafferty & McKeever
PA	McCabe Weisberg & Conway
PA	Law Offices of Barbara A. Fein
VA	Friedman & MacFadyen, PA
VA	Shapiro & Burson, LLP

Q2 - 2007 WINNERS FORECLOSURE

CO	Aronowitz & Ford, LLP
DE	Young Conaway Stargatt & Taylor
FL	Gary I. Gassel, PA
FL	Daniel Consuegra
IA	Dunakey & Klatt PC
IN	Blecker Brodey & Andrews
KY	Manley Deas Kochalski, LLC
LA	Shapiro and Mentz
ME	Shapiro & Morley, LLP
MS	Apperson, Crump, Duzane & Maxwell PLC
MS	Morris Law Firm
MS	Morris, Schneider & Prior, LLC
NH	Barron & Stadfeld, PC
NH	Shechtman Halperin Savage, LLP
NJ	Koury, Tighe, Lapres, Bisulca & Sommers
NJ	McCabe Weisberg
NY	Jonathan D. Pincus
OH	Shapiro & Felty, LLP
OR	Shapiro & Sutherland, LLC
SC	Roger, Townsend, and Thomas
TN	Apperson, Crump, Duzane & Maxwell
TN	Rodgers, Hill and Kolarich
VA	Friedman & MacFadyen, PA



DID YOU KNOW?

Basic training sessions are held weekly for attorney firms using Process Management. The sessions are free of charge and open to all offices with access to the application. Each session uses WebEx online conferencing and lasts approximately an hour and a half.

For more information:

E-mail training@newtrak.com

or call Marc Wisdom at 904.360.4152.

PROPERTY INSPECTIONS

by Andrew Paisley

THE LAW OFFICES OF JOHN D. CLUNK CO., LPA

We've heard the horror stories. It's the middle of winter, and the pipes burst, ruining the house on which a client is foreclosing. Maybe the windows have been broken and the furnace and toilets have been removed by either the owners or vandals. Perhaps there is garbage piling up on the front porch, the grass is waist-high and the city has commenced condemnation proceedings and is threatening to demolish the house upon which the mortgage rests. It may seem that mortgagees are helpless to protect themselves.

Fortunately, that's what property inspections are for. With a property inspection, the mortgagee pays someone to drive by the house to make a report, charging the loan \$8 or \$9 each time. Suppose the borrower files bankruptcy and the mortgagee's attorney then files a proof of claim. Suppose the mortgagee provides a reinstatement quote that sets forth \$56 in property inspections. Is that permitted?

Paragraph 9 of many standard mortgages seems to allow for property inspections:

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Property is a precise term. It is defined in the recitals of the mortgage as the land and "...all the improvements

now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by the Security Instrument." Paragraph 7 of the standard mortgage permits the lender to pay "...for whatever is necessary to protect the value of the Property and lender's rights in the Property." Those sums become an "...additional debt of Borrower secured by [the mortgage or deed of trust]." This seems to state that a mortgagee should be able to charge the loan for property inspections.

Unfortunately, the language of the standard mortgage provides both specific requirements and ambiguities. It is clear that the lender must notify the borrower at or prior to the inspection, specifying the reasonable cause for the

inspection. The "shall" language in Paragraph 9 makes this condition mandatory. However, it is not clear whether this provision applies only to interior inspections or if it also includes drive-by property inspections. Could a clever debtor's lawyer argue that it applies to both? It is a common rule of construction

"PARAGRAPH 9 OF MANY STANDARD MORTGAGES SEEMS TO ALLOW FOR PROPERTY INSPECTIONS."



ANDREW PAISLEY is a partner with the Law Offices of John D. Clunk Co., LPA in Hudson, Ohio and Clunk, Paisley and Associates, PSC in Georgetown, KY.

that any ambiguities will be construed against the drafter of the contract. Some standard mortgages expressly provide in a similar Paragraph 9 that the notice requirement only applies to interior inspections.

Debt collectors should, under the Fair Debt Collection Practices Act (FDCPA), be concerned if any communication contains a claim for property inspections, unless the client can show that it provided the mandatory notice contemplated by Paragraph 9 of the mortgage. The FDCPA prohibits "...unfair or unconscionable means to collect or attempt to collect any debt." *15 U.S.C. §1592f*. Unfair practices are defined to include "...the collection of any amount (including any interest, fee, charge, or expense incidental to the principal obligation) unless such amount is expressly authorized by the agreement creating the debt or permitted by law."

It is also possible that attempting to collect fees for property inspections could violate *15 U.S.C. §1692e(2)*, which prohibits falsely representing "...the character, amount, or legal status of any debt ... or any services rendered or compensation which may be lawfully received by any debt collector for the collection of a debt." State law may also come into play [e.g. *Ohio Rev. Code §1321.57(H)*].

Thus far, courts dealing with this issue appear to have issued a pass to debt collectors. In a recent case,

the borrower sued a servicer under FDCPA, alleging several violations, including its attempt to collect for property inspections. The court, without any real analysis or argument from the borrower, assumed that charges for property inspections would be proper. This is explicitly stated in the court's final judgment, issued on June 1, 2007, after bench trial. In denying the plaintiff's claim that the attempted collection of property inspection fees was improper under the

"LENDERS ARE IN A TOUGH POSITION BECAUSE IF PROPERTY INSPECTIONS ARE NOT PERFORMED, THERE IS A RISK THAT THE COLLATERAL MAY BE ABUSED."

FDCPA, the court seemed to focus on a failure of proof more than a real analysis of the contractual language. Nevertheless, if challenged, these cases could support the imposition of fees for property inspections.

Lenders are in a tough position if the property inspections are not performed because there is a risk that the collateral may be abused.

Ultimately, caution should be exercised. Borrowers may argue that property inspections are improper. So far, that has been a losing argument, but it may not always be so. The argument could be pre-emptively defeated by either complying with the notice provision or rewriting the provision.

One solution may be for the person making the property inspection to leave a preprinted notice with the borrower. Another solution is to draft language to cure the ambiguity in Paragraph 9, perhaps requiring notice only when an interior inspection is performed. In the meantime, forewarned is forearmed.

2007 ATTORNEY SUMMIT

by Emily Bruce

FIS Foreclosure Solutions' 2007 Attorney Summit was a great success, as more than 550 participants attended. Those who joined us at the Marriott City Center in downtown Minneapolis enjoyed informative presentations and panel discussions, a beautiful round of golf at Legends Golf Course and entertainment by former *Saturday Night Live* star Kevin Nealon.

The golf tournament featured chances to win prizes on designated holes, including \$20,000. No one won the cash prize, but for the first time in Attorney Summit history, a golfer hit a hole-in-one on a designated prize hole. Robert Hoose from the Law Offices of John D. Clunk won the hole-in-one prize on hole five.

Next year's Summit is in Jacksonville, Fla. for the first time. Guests will stay at the Sawgrass Marriott, minutes from the beaches and from some of Jacksonville's best dining and shopping. More information on next year's Attorney Summit will be available in spring 2008.

PERFORMANCE EXCELLENCE AWARD

Awarded to firms that earned a green rating for "Best in State," according to Stage Performance measurements, for 12 consecutive months in either bankruptcy or foreclosure. **Winners are listed below and on the next page.**

PERFORMANCE EXCELLENCE AWARD BANKRUPTCY

DE	Draper & Goldberg
IA	Petosa, Petosa & Boecker
IN	Nelson & Frankenberger
KS	Martin, Leigh, Laws & Fritzlen.
MD	Shapiro & Burson
MI	Orlans Associates
MI	Potestivo & Associates

ROOKIE OF THE YEAR AWARD

Awarded to a firm with superior performance and service that has been part of the FIS Foreclosure Solutions, Inc. Attorney Network and receiving referrals for less than two years.

OR Shapiro & Sutherland

SERVICE EXCELLENCE AWARD

Awarded to firms with outstanding service scores that are selected by the FIS staff.

MD/VA	Shapiro & Burson	BK
IL	Codilis & Associates	FC

Honorable Mention winners are listed on pages 12 and 13.

SUMMIT AWARD - NEW!

This prestigious award honors firms that earned a green rating for 12 consecutive months in both bankruptcy and foreclosure.

AR	Mickel Law Firm
CT	Reiner, Reiner & Bendett
GA	McCurdy & Candler
GA	Morris, Schneider & Prior
TX	Hughes Watters Askanase
UT	Scalley Reading Bates Hansen & Rasmussen

PERFORMANCE EXCELLENCE AWARD BANKRUPTCY CONT.

MO	Martin, Leigh, Laws & Fritzlen
NH	Harmon Law Offices
OH	Manley Deas Kochalski
OH	The Law Offices of John D. Clunk Co.
PA	McCabe, Weisberg & Conway
VA	Friedman & MacFadyen
WI	Gray & End



ROOKIE OF THE YEAR
Shapiro & Sutherland, LLC (OR)

(L to R) Scott Barnes (FIS) and Kelly Sutherland (Shapiro & Sutherland).



SERVICE EXCELLENCE - BK
Shapiro & Burson, LLP (MD/VA)

(L to R) Scott Barnes (FIS) and John Burson (Shapiro & Burson).



SERVICE EXCELLENCE - FC
Codilis & Associates, P.C. (IL)

(L to R) Scott Barnes (FIS) and Greg Moody (Codilis & Associates).

**PERFORMANCE EXCELLENCE AWARD
FORECLOSURE**

AK	Regional Trustee Services
AZ	Tiffany & Bosco
CA	Housekey
CA	Quality Loan Service Corp
CO	Aronowitz & Ford
FL	Shapiro & Fishman
GA	Ellis, Painter, Ratterree & Adams
GA	McCalla, Raymer, Padrick, Cobb, Nichols & Clark
GA	Shapiro & Swertfeger
IA	Belin, Harris, Lamson & McCormick
ID	Regional Trustee Services
IL	Dutton & Dutton
IL	Jaros, Tittle & O'Toole
IN	Bleecker Brodey and Andrews
KS	Shapiro & Mock
KY	Lerner, Sampson & Rothfuss
LA	Dean Morris
MA	Korde & Associates
MS	Shapiro & Massey
MT	Mackoff, Kellogg, Kirby & Klos

**PERFORMANCE EXCELLENCE AWARD
FORECLOSURE CONT.**

NC	Shapiro & Ingle
NM	Little & Dranttel
NV	National Default Servicing Corporation
NY	Jonathan D. Pincus
OK	Shapiro & Cejda
OR	Shapiro & Sutherland
RI	Nicholas Barrett & Associates
SC	Rogers, Townsend & Thomas
TN	Apperson, Crump, Duzane & Maxwell
TX	Barrett Burke Wilson Castle Daffin & Frappier
TX	Baxter & Schwartz
TX	Brice, Vander Linden & Wernick
TX	Brown & Shapiro
TX	Codilis & Stawiarski
TX	Mann & Stevens
WA	Meridian Trust Deed Service
WA	Quality Loan Service Corp.
WI	Vollmar and Huismann
WV	Daniel J. Mancini and Associates
WY	Castle, Meinhold & Stawiarski



SUMMIT AWARD
Hughes Watters Askanase L.L.P (TX)

(L to R) Scott Barnes (FIS) and Carolyn Taylor (Hughes Watters Askanase).



SUMMIT AWARD
McCurdy & Candler, L.L.C. (GA)

(L to R) Scott Barnes (FIS) and Tony DeMarlo (McCurdy & Candler).



SUMMIT AWARD
Mickel Law Firm, P.A. (AR)

(L to R) Lisa Buck (Mickel Law Firm) and Scott Barnes (FIS).



SUMMIT AWARD
Morris, Schneider & Prior, L.L.C. (GA)

(L to R) Scott Barnes (FIS) and Joel Freedman (Morris, Schneider & Prior).



SUMMIT AWARD
Reiner, Reiner & Bendett, PC (CT)

(L to R) Randall McHugh (Reiner, Reiner & Bendett), Scott Barnes (FIS) and Adam Bendett (Reiner, Reiner & Bendett).



SUMMIT AWARD
Scalley Reading Bates Hansen & Rasmussen, P.C. (UT)

(L to R) Scott Barnes (FIS) and Marlon Bates (Scalley Reading Bates Hansen & Rasmussen).

SERVICE EXCELLENCE HONORABLE MENTION

BANKRUPTCY

During the last year, 176 firms demonstrated exceptionally high “Service” scores in the APR for bankruptcy. All of these firms deserve “Honorable Mention.” The following firms earned a Service Excellence Honorable Mention Award for bankruptcy.

AL	Sirote & Permutt	MI	Fabrizio & Brook	OK	Shapiro & Cejda
AR	Dyke, Henry, Goldsholl	MI	Orlans Associates	OR	Robinson Tait
AR	Mickel Law Firm	MI	Potestivo & Associates	OR	Routh Crabtree Olsen
AZ	Malcolm Cisneros	MI	Trott & Trott	PA	Law Offices of Barbara A. Fein
CO	Aronowitz & Ford	MN	Murnane Brandt	PA	Martha Von Rosenstiel
CO	Castle, Meinhold & Stawiarski	MN	Shapiro, Nordmeyer & Zielke	PA	McCabe, Weisberg, Conway
CO	Hellerstein & Shore	MN	Usset & Weingarden	PA	Shapiro & Kreisman
CT	Hunt Leibert & Jacobson	MO	Kozeny & McCubbin	PA	Udren Law Offices
CT	Law Office of Martha Croog	MO	Martin, Leigh and Laws	PA	Zucker, Goldberg, Ackerman
CT	Reiner, Reiner & Bendett	MO	Millsap & Singer	RI	Nicholas Barrett & Associates
FL	Albertelli & Halsema	MO	Sandberg, Phoenix and	SC	McDonald McKenzie Law Firm
FL	Ben-Ezra & Katz		Von Gontard	SC	Weston Adams
FL	Enrico Gonzales	MO	South & Associates	SD	Mackoff, Kellogg, Kirby & Klos
FL	Marshall Watson	MS	Dyke, Henry, Goldsholl	TN	Price, Rodgers, Hill & Kolarich
FL	Popkin & Rosaler	MS	Morris and Associates	TX	Barrett, Burke, Wilson, Castle
GA	Ellis, Painter, Ratterree & Adams	MS	Morris, Schneider & Prior	TX	Baxter & Schwartz
GA	McCalla Raymer	MS	Shapiro & Massey	TX	Brice, Vander Linden & Wernick
GA	Morris, Schneider & Prior	MT	Mackoff, Kellogg, Kirby & Klos	TX	Hughes, Watters & Askanase
GA	Stites & Harbison	NC	Morris, Schneider & Prior	TX	Kelly Harvey
IL	Codilis & Associates	NC	Nodell, Glass & Haskell	TX	Mann & Stevens
IL	Heavner, Scott, Beyers & Mihlar	NC	Shapiro & Ingle	UT	CMS Legal Services
IL	Jaros, Tittle & O'Toole	NE	Eric H. Lindquist	UT	David B. Boyce
IL	Kluever and Platt	NH	Barron & Stadfeld	UT	Lundberg & Associates
IN	Bleecker Brodey and Andrews	NJ	McCabe, Weisberg, Conway	UT	Scalley, Reading, Bates,
IN	Feiwell & Hannoy	NJ	Parker McCay		Hansen & Rasmussen
IN	Reisenfeld & Associates	NJ	Pluese, Becker & Saltzman	VA	Bierman, Geesing & Ward
KS	Kozeny & McCubbin	NJ	Zucker, Goldberg, Ackerman	VA	Glasser & Glasser
KS	Shapiro & Reid	NY	Edward A. Wiener, Esq	VA	Shapiro & Burson
KS	South & Associates	NY	Eschen, Frenkel & Weisman	VA	Sykes, Bourdon, Ahern & Levy
KY	Lerner, Sampson & Rothfuss	NY	Jonathan D. Pincus	WA	Robinson Tait
KY	Reisenfeld & Associates	OH	Keith D. Weiner & Associates	WA	Routh Crabtree Olsen
LA	Dean Morris	OH	Lerner, Sampson & Rothfuss	WA	Shapiro & Sutherland
MD	Bierman, Geesing & Ward	OH	Reimer, Lorber & Arnovitz Co.	WI	Blommer Peterman
MD	Cohn, Goldberg & Deutsch	OH	Reisenfeld & Associates	WI	Gray & Associates
MD	Friedman & MacFadyen	OK	Baer & Timberlake	WV	Daniel J. Mancini & Associates
MD	Shapiro & Burson	OK	Kivell, Rayment and Francis	WY	Castle, Meinhold & Stawiarski

SERVICE EXCELLENCE HONORABLE MENTION

FORECLOSURE

During the last year, 70 firms demonstrated exceptionally high “Service” scores in the APR for foreclosure. All of these firms deserve “Honorable Mention.” The following firms earned a Service Excellence Honorable Mention Award for foreclosure.

AR	Mickel Law Firm	KY	Mapother & Mapother	OH	Lerner, Sampson & Rothfuss
AR	Wilson & Associates	KY	Nielson & Sherry	OH	Manley, Deas & Kochalski
AZ	Statewide Foreclosure Services	KY	Reisenfeld & Associates	OH	Reimer, Lorber & Arnovitz Co.
CO	Aronowitz & Ford	LA	Dean Morris	OH	Reisenfeld & Associates
CT	Reiner, Reiner & Bendett	MD	Bierman, Geesing & Ward	OH (C)	Law Offices of John D. Clunk
FL	Albertelli & Halsema	MD	Rosenberg and Associates	OH (C)	Lerner, Sampson & Rothfuss
FL	Enrico Gonzales	MI	Fabrizio & Brook	OH (C)	Manley, Deas & Kochalski
FL	Law Offices of Gary Gassel	MI	Orlans Associates	OH (C)	Reimer, Lorber & Arnovitz Co.
FL	Marshall Watson	MI	Peter, Schneiderman & Associates	OR	Shapiro & Sutherland
FL	Popkin & Rosaler	MI	Potestivo & Associates	PA	Shapiro & Kreisman
FL	Smith, Hiatt & Diaz	MI	Trott & Trott	PA	Udren Law Offices
GA	Richard B. Maner	MI	Millsap & Singer	TN	Shapiro & Kirsch
GA	Stephen J. Knezo	MO	Sandberg, Phoenix and Von Gontard	TN	Wilson & Associates
IA	Dunakey & Klatt	MO	South & Associates	TX	Barrett, Burke, Wilson, Castle
ID	Alliance Default Services	MS	Morris and Associates	TX	Baxter & Schwartz
IL	Codilis & Associates	MS	Shapiro & Massey	TX	Brice, Vander Linden & Wernick
IL	Dutton & Dutton	MT	Mackoff, Kellogg, Kirby & Klos	TX	Codilis & Stawiarski
IL	Fisher & Shapiro	NC	Erwin, Simpson & Stroud	TX	Hughes, Watters & Askanase
IL	Freedman, Anselmo, Lindberg & Rappe	NC	Shapiro & Ingle	TX	Mann & Stevens
IL	Heavner, Scott, Beyers & Mihlar	NY	Cohn & Roth	UT	Scalley, Reading, Bates, Hansen & Rasmussen
IN	Foutty & Foutty	NY	Jonathan D. Pincus	VA	Rosenberg and Associates
KS	Kozeny & McCubbin	NY	Steven J. Baum	WI	Blommer Peterman
KY	Lerner, Sampson & Rothfuss	OH	Carlisle McNellie Law Firm	WI	Gray & Associates

OH (C) = Cuyahoga County

DEPARTMENT SPOTLIGHT: REFERRALS

by Mark Cardenas, Eric Tate and Katy Soderberg

The Referral group at FIS Foreclosure Solutions, Inc. is a vital part of the Customer Support team, with responsibilities that include managing the timelines from when a client sends the data needed to refer a file to the time the data is sent to counsel. Delays in these timelines can greatly affect overall performance.

The Referral team is managed by Mark Cardenas and supervised by Eric Tate and Katy Soderberg. Mark will soon transition from Referrals to the Project Management team as the Operations/IT Liaison and Eric will become the Referral team manager. Eric currently assists with client and counsel concerns, helps Mark with Referral projects and manages the Referral team in Mark's absence. Eric's position allows Katy to focus on managing the team's day-to-day operations.

The 16-member Referral Operations team is divided into three sections that report directly to Katy. These sections, established last summer, are responsible for specialized functions that allow the entire team to run more efficiently. The largest group is the Referral Production team with eight associates, one analyst and one lead. The Referral Issues team has three specialists; the Referral Reports team has two. One lead is over both the Issues and Reports teams.

REFERRAL PRODUCTION:

The Production team manages the automation of referrals to ensure this process runs smoothly throughout the day. This team also handles any referrals that need to be sent to counsel, outside of the automation. This includes the sending of the referral package via Document Management, the attorney assignment and the completion of events in Process Management. To ensure the attorney assignment is accurate, any referrals to be sent manually must first go through a QA process within the Referral Team before being sent to counsel. The team also monitors the screen print automation in place for various clients. This group

must complete all referrals in their work group within four hours. Additionally, the Referral Production team is responsible for handling specific and unique referral requests from FIS clients.

REFERRAL ISSUES:

This group handles all referral-related Process Management Issues, such as files proceeding back into foreclosure from loss mitigation or bankruptcy, screen print requests and the restarting of foreclosure processes. It also handles special requests to send specific referrals. The group's goal is to solve each issue within four hours.

REFERRAL REPORTS:

This group manages all exception reporting that surrounds referrals, as well as the notification of service releases between our clients and counsel via Process Management. The team handles the confirmation reports to ensure all FIS Foreclosure Solutions, Inc.

client files load daily. The Referral Reports group is also responsible for aligning attorneys between the client system and Process Management and for working all reports to full completion daily.

The Referral management staff, consisting of one manager, two supervisors, two leads and one analyst, has a total of 17 years of experience at FIS, which is exceedingly beneficial when managing the referral volume growth this team has experienced during the last five years. In August 2007, the Referral group celebrated a new single-month referral record, narrowly missing another record in September.

“IN AUGUST 2007, THE REFERRAL GROUP CELEBRATED A NEW SINGLE-MONTH REFERRAL RECORD...”

REFERRALS: BACK ROW (L TO R):Eric Tate, Katy Soderberg, Laurel McDonald, Jim Hood, Jay Olanande, Valarie Crawford, Kim Hall, Mark Cardenas. FRONT ROW (L TO R): Becky Conrin, Chang Vang, Karen Froggatte, Lisa Thor, Cathy Hagstrom, Margie Bowen, Amy Guibord, Kenji Hang, Matt Axelson.





EMPLOYEE ANNIVERSARIES

AUGUST

Bradley Afleje	Edmond Goff	Mikelynn Mirtica	ONE YEAR
Sherry Bennett	Leah Goss	Hector Pastor	
Nathan Daw	Jim Hood	Raynette Prince	
Karon Dedolchow	Frances Lundell	Erica Reed	
Mensah Djikounou	Bill Michelin	Alex Rubenstein	
Nancy Duncan	Omar Miller	Ker Vang	

SEPTEMBER

Polina Belinskaya	Jasmine Odom	Robin Smith	ONE YEAR
Carlos Branum	Ryan Ostoski	Dragan Spiridonovic	
Marsha Cunningham	Owen Overstreet	Brian Swanner	
Yari Floyd	Gina Palmer	Vesna Vujaklija	
Tonya Hopkins	Thomas Salkiewicz	Barry Wright	

OCTOBER

Nora Austin	Luciana Grant-Steadman	Priya Seenath	ONE YEAR
Matthew Banaszewski	Mary Hennessy	Stephen Skinner	
Sidra Beltz	Michelle Koontz	Brock Suriano	
Jinni Bougie	Richard Lewis	Mickey Tuka	
Tiffany Chambers	Kory Murphy	Gerald Willy	
Angie Crawford	Christine Nelson		
Danielle Fairbanks	Aaron Salsman		

AUGUST

5	Jennifer Anthony
5	Jessica Knie
5	Rebecca North
5	Edna Ugaro
7	Cathy Hagstrom
7	Renae Stanton
8	Rodney Cadwell
12	Joyce Helberg

SEPTEMBER

5	Rashal Peterson
7	Kim Mullins
7	Mellisa Ziertman

OCTOBER

5	Traci Petsch	FIVE YEARS OR MORE
5	Thaoke Her	
5	Deb Trautner	
6	Frank Coon	
9	Barb Halverson	
11	Angela Vaith	
12	Deidra Murr	

FIRM SPOTLIGHT: SHAPIRO & SUTHERLAND

by Kelly Sutherland
SHAPIRO & SUTHERLAND, LLC

Shapiro & Sutherland, LLC is full-service law firm and a member of the LOGS Network, concentrating its representation to mortgage vendors and servicers in Oregon and Washington state. The firm handles all areas of mortgage servicing: foreclosures of residential, single-family homes, commercial property, manufactured housing (both foreclosure and title elimination), consumer and Chapter 11 bankruptcies, eviction, closing and all related litigation.

Shapiro & Sutherland, LLC (S&S) was originally founded in 1989, by Gerald M. Shapiro and David S. Kreisman, under the name of Shapiro & Kreisman. In 2005, Kelly Sutherland was promoted to managing partner. Recently, S&S was awarded the Rookie of the Year Award and earned a Performance Excellence Award in foreclosure at the 2007 FIS Foreclosure Solutions, Inc. Attorney Summit for its performance in the state of Oregon. S&S also holds a seat on the 2007-2008 FIS Attorney Roundtable.

At S&S, we believe in providing our clients unparalleled timeline management and client services when resolving mortgage defaults. Our firm uses an effective combination of legal expertise, extremely loyal and hard-working employees, and cutting-edge technology to meet each of our clients' specific needs and expectations.

These tools have formed the foundation that has allowed S&S the flexibility to navigate the world of mortgage servicing. As a member of the LOGS Network, S&S has been provided the resources necessary to meet each and every client's individual servicing requirements. Additionally, our network is able to anticipate the future needs of clients and provide the services to meet those needs.

S&S believes that we are able to succeed in the increasingly competitive environment of high-volume mortgage servicing by understanding the necessity for the timeliness of work. S&S uses a team-based approach by cross-training our staff in order to work in the most efficient manner. Using this approach provides S&S with the ability for all staff, both attorney and non-professional support personnel, to complete our clients' work as quickly and efficiently as possible. This concept also helps us to retain our staff long-term, reward employee excellence and building an enjoyable work environment. Each of these techniques enables S&S and our clients to consistently succeed in today's market.

"AT S&S, WE BELIEVE IN PROVIDING OUR CLIENTS UNPARALLELED TIMELINE MANAGEMENT AND CLIENT SERVICES WHEN RESOLVING MORTGAGE DEFAULTS."

(L TO R): CALI ROCHA, KELLY SUTHERLAND, RHONDA WRIGHT AND LYNETTE ALLEN



STATE YOUR CASE

In the last issue of *The Summit*, we asked our attorney network to submit answers to the following question:

What is your biggest challenge in processing the increased number of foreclosures in your state or within your company?

“The biggest challenge is dealing with the Supreme Court. Most counties are backlogged several months in processing orders and judgments. This creates long delays in completing the foreclosure process. Additionally, there are backlogs in most counties, and dealing with county-specific rules and requirements is a big issue. We are constantly getting court applications returned for revisions and additional information. This is not because of a defect in the foreclosure action or our papers, but due to a court clerk or judge's specific request or requirement, without any statutory or case law basis. This creates additional delays in the foreclosure process. For example, a particular judge in Oswego county recently rejected some orders of reference and advised of new requirements when submitting applications., i.e. the paralegal's telephone extension must be on the cover letter, an affidavit that there are no tenants residing at the premises must be submitted with the order of reference, etc. Although there is no statutory authority for this, failure to comply will result in a plaintiff's application being rejected. It is getting out of hand and creating enormous delays.”

- Lisa M. Confusione, Esq.
Berkman Henoch Peterson & Peddy, P.C. (N.Y.)

“The biggest challenge we have had is that some of the clerks' offices and sheriffs' offices have not been ready for the increased number of files. They don't always share the urgency we have in completing files, and we are constantly working with them and their various systems to ensure that we continue to meet our goals and our clients' expectations.”

- Brian Sayer
Dunakey and Klatt, PC (Iowa)

“Our biggest problem is the backlog at the various county offices that must be involved. A foreclosure in Indiana is a judicial process utilizing the clerk of courts, the sheriff for process, the judge and staff to obtain a judgment, and the sheriff again to serve the sale information and conduct a sale. You also need the sheriff to process the deeds after sale and do any necessary eviction. All of these officials are backlogged, and at the same time somehow convinced that the lenders really don't want these properties, or worse, are causing the neighborhoods to decline by bad lending practices. Bottom line - they are dragging their feet and causing delays, the explanation of which our clients have heard a hundred times yet still will not accept.”

- Craig Doyle
Doyle and Friedmeyer (Ind.)

“We have two problems in Louisiana:

1. The client often can't find the original note and it is required when filing the first legal. This delays the entire process sometimes 30 to 35 days before the client will close the executory action and allow us to proceed via ordinary process.
2. The borrower or borrowers have relocated as a result of Hurricanes Katrina and Rita and it takes longer than it should to complete service.”

- Grace LaGraize, Office Manager
Shapiro & Mentz, L.L.P. (La.)



As the mortgage industry continues to evolve with new business styles, strategies, and industry standards, we would like everyone to share their thoughts on these changes. In order to accomplish this, we pose a mortgage industry question in *The Summit* newsletter to obtain feedback on a particular topic. The question for this issue is:

Because of increases in foreclosure volumes, some servicers are pursuing loss mitigation efforts as alternatives to foreclosure. In what loss mitigation efforts by servicers has your firm taken part?

ATTORNEY GUEST SEMINARS

FIS Foreclosure Solutions, Inc.

A Division of FIS Default Solutions



MAY - MN

POTESTIVO & ASSOCIATES

BACK (L TO R): Charlotte Haack, Angela Veda, Mark Bredow
FRONT (L TO R): Megan Schwarze, Lauren Kush, Dana Wrybkowski



MAY - FL

SMITH, HIATT & DIAZ

(L TO R): Emily Bruce (FIS), Lakesha Adams (FIS), Selena Edwards (FIS), Roy Diaz, Trish Cox, Polina Belinskaya (FIS), Lily Hebda



JULY - MN

HUGHES, WATTERS & ASKANASE

(L TO R): Brendetta Scott and Carolyn Taylor



JULY - FL

SHAPIRO & KIRSCH

(L TO R): Candice Rakowski, Denise Griffin, Sharon Fewell, DJ Blummer, Joe Kirsch, Brandon Taylor, Jeremy Lipford



AUGUST - MN

CASTLE, MEINHOLD AND STAWIARSKI

(L TO R): Topako Love (FIS), Mary McNamee (FIS), Andre Friedman (FIS), Caren Jacobs Castle and Liqueenda Allotey (FIS)



AUGUST - FL

FINKEL LAW FIRM

(L TO R): Susan White, Janet Haigler, Lakesha Adams (FIS), Selena Edwards (FIS), Polina Belinskaya (FIS), John Lee, Beverly Finkel

NEW TO THE FIS PARTNERSHIP

FIS Foreclosure Solutions welcomes the following clients and firms to the FIS partnership from May, June, July and August.

CLIENTS

FIS Desktop	Franklin Credit
FIS Desktop	Fremont
FIS Desktop	Litton Loan Servicing

Outsource/Desktop	CENLAR
Outsource/Desktop	Countrywide
Outsource/Desktop	Indymac
Outsource/Desktop	Residential Credit Solutions

FIRMS

AR	Baxter and Schwartz PC
AZ	Folks & O'Connor, PLLC
AZ/NV/OR	Law Offices of Les Zieve
UT/WA	
CA	Curtis Law Group
FL	Jonathan Kilne, PA
FL/PA	Joseph H Ganguzza & Associates
GA	Albertelli & Halsema, PL
GA	Flanagan & Ireland
KS	Gallas & Schultz
MA/NH/RI	Orlans Moran PLLC
NH/VT	Law Offices of Jonathan F. Weidman
OH	Gerner & Kearns Co., LPA
SC	Bolen Law Firm
TN	McCurdy & Candler
VT	Jeffrey Kosterich & Associates, PC

TOP APR PROJECTS

APR – MFR RECEIVED TO RESULTS:

Based on feedback from the attorney network, the stages and weighting for the BK scorecard will be adjusted.

CHANGE INITIAL STAGE MEASUREMENT TO ‘FILE REFERRED’:

FIS will change all stages that begin with “File Received” to start with “File Referred” in both bankruptcy and foreclosure.

ILLUSTRATION OF CHAPTER 7 AND CHAPTER 13 DISTRIBUTION:

FIS will add a breakout of Chapter 7 and Chapter 13 volume to the State Attorney section of the APR.

UPSTATE AND DOWNSTATE NEW YORK COUNTIES:

The APR scorecard will be separated by upstate and downstate counties in NY.

INHERITED FILES STAGE UPDATE:

The APR logic will be adjusted so that inherited files will be scored on states that begin and end while the file is under FIS outsourcing.



SERVICE DATA ON DEMAND (SDOD):

Service Data On Demand (SDOD) will provide quick access to real-time MSP data directly from the FIS Desktop. Bankruptcy, foreclosure, mortgage history and other loan-related data will be available from the Process Information page without the need for an additional login. The data can be viewed, printed and exported to Microsoft Word or Excel. Access to this information will be tracked and can be easily audited through the same interface. This functionality is scheduled to be offered this fall and will be available for all FIS MSP clients that utilize the FIS Desktop.

DESKTOP INTEGRATION SERVICES (DIS):

With the move to FIS Desktop, the NewTrak Import/Export Engine (NTIEE) has been rebranded Desktop Integration Services (DIS). DIS is an XML-based, bidirectional interface to Process Management and can be accessed through Web services or the DIS Web site. In addition to the name change, we have also invested in enhancing the DIS Web services:

Uploads (information moving from your case information system to Process Management) have been enhanced to provide improved response times, validation, and error responses. These improvements are available in production now.

Downloads (data moving from Process Management to your case information system) have been enhanced to provide improved response times and to remove the need for throttling.

Other new features include:

- Referral Reconciliation Report - providing an easy way to verify your new referrals.
- Referral Acknowledgement - providing an optional service that will allow referrals to be automatically flagged for re-downloads if they are not acknowledged by you within a specified timeframe.

These enhancements are scheduled to become available this fall. More information can be requested by e-mailing DISSupport@fis-lps.com.

PAYOFF EXPRESS IN DEFAULT:

Working with FIS MSP, Process Management will provide real-time payoff quotes for loans serviced using the FIS-MSP platform. A Process Management user will be able to request a payoff quote directly from Process Management. This feature will be coupled with the Fees and Costs capability in Process Management to return not only a payoff quote from MSP, but also the latest fees and costs from any attorney working the default action.

PEAK PERFORMANCE AWARD WINNERS

The Peak Performance Award program was created to recognize superior employee performance at FIS. 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.



Teslyn Bailey

Teslyn, a foreclosure associate in our Jacksonville office, received a Peak Performance Award after a Network firm contacted Teslyn's manager to express how much the firm enjoys working with her and their appreciation of her timeliness in responding to their requests. "She does wonderful work, responds to our requests, phone calls and e-mails timely, and working with her is a pleasure."



John Broich

John, an associate in BK Audit in Minnesota, was recognized by manager Jack Junier, who said, "He has learned advanced mortgage and bankruptcy concepts with a speed I'd call nothing short of miraculous." John's willingness to take on additional tasks and assist his colleagues has proved invaluable as the BK Audit team continues to grow.



Amy Chute

In July, manager Josh Baxley sent an e-mail to FIS management praising Amy's reliability and her efforts to handle a particularly challenging file. He said that Amy, a Client Document Execution supervisor in our Minnesota office, "...almost single-handedly saved the day and the client's sale" by working with the client to get the necessary documents signed and delivered overnight.



Carrie Johnson

Carrie, a Foreclosure associate in our Minnesota office, recently earned recognition from a network firm. The firm, a recipient of the Summit Award at the FIS Foreclosure Solutions, Inc. Attorney Summit, attributed its success to Carrie's dedication and her cheerfulness for their success. "Carrie is an invaluable resource for us. We consider Carrie to be an integral part of our team."



Raynette Prince

Raynette, an associate in BK High Risk Resolution in our Minnesota office, received praise from an attorney firm after helping it reach its goals and become a top firm in its state. The firm went from last place to first place in less than six months and said Raynette's "...guidance has played a large part in our incredible success."



Paul Thalín

A network firm recently expressed appreciation for Paul's outstanding work ethic and his constant efforts to assist the firm. "On top of everything else he does, there are two cases recently that he has gone above and beyond to help me with." Paul is a BK Attorney Management associate in our Minnesota office.