



Safeguarding Customer Data



Protecting personal information has become increasingly difficult for individuals – many privacy concerns are out of their control and in the hands of businesses, including mortgagors. Reports and data repeatedly show that financial institutions must adopt procedures designed to detect and/or prevent identity theft before it occurs.

A security breach poses numerous potential costs for an institution. Initially, the company will face the actual cost of researching the breach and recovering the information. Then, it will need to notify customers and faces the potential of losing a significant amount of customers, business and goodwill. Costs are associated with remedying and solving this problem. The most significant issue, however, is that damage is done to the institution's brand and image.

Fidelity Leads the Industry

Fidelity recently hosted its First Annual Legislative Activity Symposium with more than 45 attendees, representing 31 servicing and business partner organizations, as well as several Fidelity employees. Data encryption and Social Security number masking were two main topics discussed. As a result of this symposium, industry trends and requests from our clients, Fidelity has committed to taking a leadership role on behalf of its clients. The first step was to form a steering committee that reviews the overall issues and prioritizes risk areas. Joe Nackashi, Fidelity's chief

technology officer, is leading this group. The steering committee is taking a leadership role in anticipating upcoming legislation and regulations, giving clients a competitive advantage in securing customer data. This group is also working with the technology teams at many client organizations to gather their feedback and suggestions on approaches to data security. A sizeable team of stakeholders is actively developing and implementing solutions such as those described below.

Encryption

Fidelity is pursuing a comprehensive data encryption strategy that encompasses data access points, data delivery methodologies and data stores. Data encryption methodologies already exist in areas such as network access, data transport and 3270-end user communications. Encryption is divided into two distinct areas – data in flight and data at rest.

Data in Flight

Going into this process, Fidelity understood provisioning for encryption would be challenging and potentially costly. The encryption steering committee determined that its first focus must be on data in flight – data transmitted real time or in batch over a public or private network or via other channels. Fidelity's short-term goal is to encrypt all data in flight, including transmissions, tape media, e-mail attachments and print CDs.

Safeguarding Customer Data continued pg 4

IN THIS ISSUE

2 President's Message

3 Irwin Mortgage Implements Customer CareNet

6 Year-end Processing

PowerCell Celebrates 10-Year Anniversary

8 Fidelity to Offer New Leading-Edge Mortgage Origination Product

9 Notable Achievements

10 MSP Enhancement Reviews

12 Fidelity's Feature Presentation

Customer Satisfaction Survey

13 Fidelity Announces Merger with Certegy Inc.

14 MAGNIFIDE™ MSP

15 Stopping Identity Theft

16 SunTrust Mortgage Ranked Highest

MBA Annual Convention

PRESIDENT'S MESSAGE



I enjoyed seeing many of you at the recent MBA Annual Convention in Orlando. I hope you had an opportunity to visit Fidelity's booth and learn more about the products and services we offer.

You have most likely heard that Fidelity National Financial recently announced plans for a merger with Certegy Inc., to create one of the largest financial institution technology processing and services companies in the world. The new company, Fidelity National Information Services, Inc. (Pending NYSE:FIS), will be a single publicly traded company. I want to assure you that this will have no impact on the quality products or services you receive from Fidelity. Certegy's products and services compliment ours with very little overlap. The merger is still pending Certegy stockholder approval as well as regulatory conditions, but

once it is finalized, we will be sharing additional information with you. I hope you enjoy this issue of *Momentum*, which provides updates on several initiatives including the following.

Data Security

In this issue of *Momentum*, you will notice a large focus on data security. After meeting with the Mortgage Advisory Board and many clients, we have determined that data security needs to be a top priority. Fidelity is taking a leadership role in ensuring the security of your data. Our chief technology officer, Joe Nackashi, is leading a group to determine the needs for data encryption and to implement data encryption standards for all of your customer information.

MAGNIFIDE™ MSP

MAGNIFIDE MSP continues to make steady progress. Navy Federal Credit Union is scheduled to implement MAGNIFIDE MSP: Collections in February 2006. We are working with several early adopters as we continue to roll out this advanced technology.

23rd Annual Information Exchange

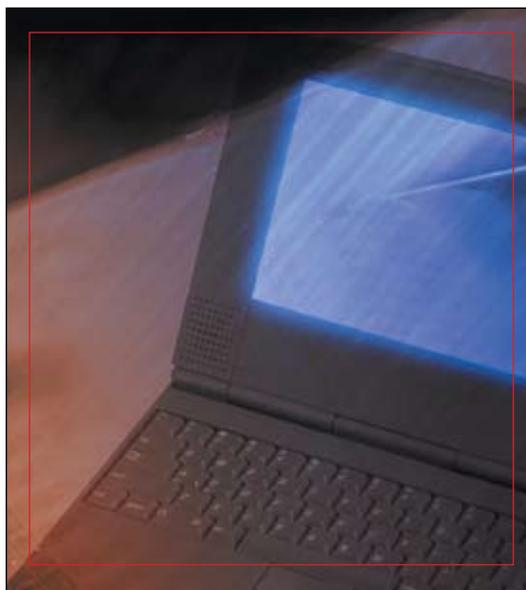
I hope you will mark your calendars for the 23rd Annual Information Exchange April 30 – May 3, 2006, at the Orlando World Center Marriott. Our theme is *Fidelity's Feature Presentation: Solutions for Success*, and we have a few Hollywood-style surprises in the works. Our staff of experts are already working on educational sessions for you on MAGNIFIDE MSP, home equity lines of credit, professional services and much more.

Thank you for your continued support throughout 2005. We have had a record year with a large number of new and renewed contracts. I look forward to working closely with you throughout 2006, as we implement MAGNIFIDE MSP, HELOC enhancements and encryption strategies.

Irwin Mortgage Implements Customer CareNet and Converts to MSP

Irwin Mortgage Corporation is in the process of implementing Fidelity's Customer CareNet (CCN) application, a comprehensive, Web-based customer service solution. With CCN, Irwin Mortgage can offer its customers extended hours of availability to their account information and self-service access to a full range of services. Additionally, Irwin Mortgage will provide its customers with a single logon that will enable them to view all their loans online. Customers can review payment activity, escrow, tax and insurance information, as well as order amortization schedules, payment coupons and loan documents. Mortgagors can also make payments online. In addition, Irwin Mortgage will see a decrease in support costs as customers use the self-service channel rather than speaking with a customer service representative.

"The superb self-serve customer service functionality within Customer CareNet enables us to provide superior responses to our customers and reduce operating costs," said Duncan Chiu, senior vice president of loan administration at Irwin Mortgage. "We expect a high return on our investment with the broad functionality Customer CareNet provides."



Customer CareNet 3.6

In September, Fidelity released Customer CareNet 3.6. With this new version, clients that currently have the PayMap® Just-in-Time module installed can elect to accept payments for home equity lines of credit (HELOC), so a borrower with a HELOC loan can make a one-time payment via CCN.

In addition, Fidelity introduced the Content Management Module, which gives clients more control over their Web site. Now CCN administrative users can control the headers and footers and create and maintain their own Web pages, directed messages and FAQs.

Contact your Account Director with questions about CCN.

Irwin's Conversion

Irwin Mortgage is also currently converting its mortgage portfolio of more than 175,000 loans to Fidelity's Mortgage Servicing Package (MSP). Fidelity's expert conversion staff has been working side by side with Irwin Mortgage employees in order to ensure an on-time, seamless conversion.

"I have been impressed by the knowledge and skills of the Fidelity conversion team throughout the conversion process," said Chiu. "Everything is proceeding as planned."

Momentum, News about Mortgage Servicing in Motion is a quarterly publication designed to inform, educate and communicate with clients, prospects and business partners of Fidelity Information Services' Mortgage Servicing division. The goal of the publication is to provide useful information about Fidelity clients, solutions, products, enhancements and business partners, as well as industry issues and developments.

We encourage feedback from our readers. Please send comments to:

Rachel Watkins
Fidelity Information Services
601 Riverside Ave.
Jacksonville, FL 32204
e-mail: rachel.watkins@fnf.com
Tel: 904.854.5518
Fax: 904.854.4124

If you are a Fidelity Information Services client and would like to receive *Momentum* or add a co-worker to the distribution list, please contact Rachel Watkins.

Safeguarding Customer Data continued from pg 1

In July, Fidelity successfully migrated the four main credit bureaus to encrypted transmissions. At the end of November, 31 percent of EDI business partners are receiving and transmitting encrypted data. The remainder are scheduled to migrate over the next few months.

Fidelity performed a thorough industry search for encryption software and selected the best software at the most reasonable cost for each type of media. Primary choices include Secure+ for NDM, Eboss and Comforte for FTPS, SecureZip and WinZip for tape and CD, and Luminex for CD Print. Fidelity will continue this search and update/add to its library of solutions as appropriate. As a result of Fidelity's software decisions, clients and business partners requiring encrypted file transmissions will need to have the appropriate encryption/decryption software in their data centers (in a few cases, decryption utilities are free).

For clients and business partners that transmit via tape, Fidelity has provisioned the appropriate software for encrypting tape transmissions. Fidelity is examining the details and requirements to encrypt data sent via tape. Contact your Account Director with questions regarding the progress on and any cost associated with data encrypted tapes.

Data at Rest

The next priority is to encrypt data at rest. Data at rest refers to data stored in a file, database or other storage media. As an example, Fidelity recently completed a custom project for a client in which it masked Social Security numbers on CICS screens and reports, as well as in Passport. As a result of this enhancement, business partners that do business with the client were required to make changes to their operations.

Legislation

The U.S. Congress has introduced several pieces of legislation designed to protect consumer data. They include:

The Privacy Act of 2005 – A comprehensive bill that would set a national standard for protecting personal information such as Social Security numbers (SSNs), drivers' license numbers and medical and financial data, including information collected both online and offline.

The Social Security Number Misuse Prevention Act – This bill would regulate the use of SSNs by government agencies and private companies by prohibiting the sale or display of SSNs to the general public.

The Notification of Risk to Personal Data Act – Modeled after California's database security law, this bill would define an individual's SSN, driver's license number, state identification number, bank account numbers and credit card numbers as personal data.

Almost 20 state legislatures have also proposed or passed similar legislation. It is unclear whether these state laws will be overridden by federal legislation or if they may, in some cases, extend protection beyond federal guidelines.

Legislation alone will not protect you or your customers. Financial institutions will be required to do more to protect the information they gather about their customers. Fidelity is committed to providing solutions to these emerging issues.

Business Partners

Fidelity's business partners are an integral component of data security. Their cooperation is necessary to ensure client data is protected. Fidelity has worked with these companies to ensure they have the requisite software for encryption and decryption. Fidelity's business partners understand the need for the encryption strategy and support our efforts to secure our mutual clients' data.

Internal Data Security

In addition, Fidelity is constantly reviewing its internal security practices, placing an emphasis on the security of client data. Regular reviews have protected clients against damaging breaches, and the company is working to enhance that protection through a multi-layered, in-depth defense approach. Strict guidelines have been implemented with employees to protect company and client data from security breaches, including encrypting laptops. All Fidelity-owned laptops will be encrypted by the end of 2006.

Additionally, all Fidelity employees are exposed to frequent communications to raise security awareness, including detailed instructions for securing PCs, laptops, Blackberries and other portable devices that might contain sensitive data.

Deleting Customer Data

Fidelity has also established requirements to delete customer data from employee computers. No more than 45 days after completion of a project or customer engagement, all customer sensitive data associated with the project or engagement is deleted from all Fidelity employee laptops. For projects managed by Fidelity Project Managers, a task is included in their project plan to ensure this occurs. For all consulting, training and other client work accomplished that is not managed by a project manager, customer sensitive data should be deleted as part of normal end of engagement practices. Prior to the deletion of project files, all critical project data that could be necessary for future research and support is archived to a company-owned, secure server.

Regular Communications

Fidelity will communicate with clients regularly regarding data security. These communications will be sent as PowerCell client advisories. Updates will also be posted to the PowerCell Web site. Fidelity is planning to form a committee comprised of clients and Fidelity employees to discuss additional security topics.

The Decision is Yours

As clients evaluate various methods by which to safeguard customer data, Fidelity is prepared to work in concert with them to ensure that MSP and Fidelity's suite of solutions meet their data security needs. Fidelity's encryption team is striving to select the best and most reasonable solutions available, and you are encouraged to stay informed of those choices. If you have any questions regarding Fidelity's data protection strategy, please contact your Account Executive.

Recently, EDS in Plano, Texas, commissioned the 2005 EDS Financial Services Privacy and Customer Relationship Management Survey conducted by Ipsos Reid in New York. As reported in the September 27, 2005, *MBA Tech NewsLink* "Data Security Up to Financial Institutions and Customers" article, this survey indicated 30 percent of customers would close their accounts and move their business to another financial institution if their personal information was compromised. An additional 10 percent would close some of their accounts and choose another bank. The survey evaluates consumers' habits, perceptions and requirements concerning the use of their personal information by banks and other financial institutions.

Jean-Louis Bravard, global leader with EDS Financial Services, was quoted in *MBA Tech NewsLink* as saying, "The results of this survey accurately reflect a common theme we are seeing in the industry. The act of protecting consumers' personal information is not only imperative to meet compliance standards but is essential in a financial institution's ability to attract and retain a solid customer base. Financial providers must rise to security challenges or they risk losing their customers."

According to the Privacy Rights Clearinghouse, more than 50 million Americans have had their personal data files put at risk by security breaches since February 15, 2005, and this number is increasing. This includes information compromised by hackers, scams, illegal access to ID and password information and employee theft.

Businesses face total losses in the billions each year as a result.

Preparing for a Successful Year-end Processing

With year-end less than a month away, Fidelity would like to remind you to complete your year-end checklist. Please be aware of the year-end schedule for your planning purposes.

Saturday, December 31, 2005

Online availability ends at 6:00 p.m. for all processing clients. By this time, all end-of-day processing must be completed, and GOBOOKS must be submitted to Fidelity.

Sunday, January 1, 2006

No online availability.

Monday, January 2, 2006

Online availability by 7:00 a.m.; however, there will be no MSP processing scheduled as Fidelity is observing January 2, 2006, as the New Year's Day holiday.

Tuesday, January 3, 2006

Business as usual – all systems and support available to clients for the first processing cycle of 2006 by 7:00 a.m., if not earlier.

Please note that throughout the long weekend, VRU and Internet applications will remain available for clients that have 24x7 VRU and Internet applications. However, there may be brief intermittent outages for 24x7 Internet applications in order for file updates to occur for December month-end processing.

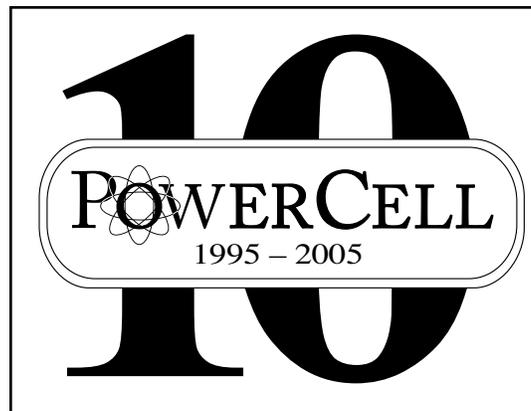
Contact your PowerCell Special Loans consultant or Operations/Technical consultants with any year-end processing questions.

PowerCell Celebrates 10-Year Anniversary ... A Then and Now Look at Customer Service

Remember the 1990s? It was a decade that brought about many changes, such as the expansion of the Internet, coffee bars, baggy jeans and casual Fridays. It has been said it was a decade of minimalism – simplification, ease and comfort. Times were changing, and how Fidelity (then ALLTEL and CPI) delivered support to our clients was about to change.

The Evolution of PowerCell

Back when the company was known as CPI, clients converting to MSP worked with a small team of conversion consultants. Aside from their Sales representatives, these were the only contacts the clients had. Once the conversion was complete, these new clients were given contact reference sheets for support. These sheets contained multiple names, telephone numbers,



and e-mail addresses for various support areas. Customer Service consisted of many individual support areas – every function of MSP had its own support team (Escrow, Customer Service, Special Loans, etc.) – and the Operations/Technical side of MSP was supported by the Client Services group.

Knowing who to call for support was a big challenge. Due to the confusion, many clients would revert back to either the conversion consultants or Sales representative for assistance. If they did call Customer Service, many times a message was taken and a ticket number was provided for a callback. Clients wanted personal service. Executive management said enough and took action.

Howard Griffin, a former executive vice president, realized the need for a simpler, easier support process. He had a vision of “one-stop shopping” for support. That vision became known as PowerCell.

A PowerCell prototype was formed. Included in this group were a manager (team leader), advocate (now known as Service Executive – responsible for the relationship) and application/technical consultants. There was one telephone number to call, and the phone system directed the caller to the appropriate consultant. If the client wanted to escalate an issue, the advocate was their voice to the company and worked to find an acceptable resolution. If assistance was required from a team outside of PowerCell, the issue was escalated, but ownership was retained by PowerCell until resolution. The PowerCell team was empowered to do whatever was needed to satisfy our clients.

The prototype was in place for almost a year and supported approximately 20 clients. It did not take long to recognize the success of this new “one-stop shopping” support methodology. With the success of the prototype, the company made the decision to move forward and implement this support concept for all clients.

When PowerCell made its debut in 1995, there were six teams. The client base was divided among the six teams, based on the region of the country. The PowerCell support structure was arranged to mirror that of the clients’ organization.

PowerCell continued to look for opportunities to enhance its support. Ultimately, the six teams were blended to three – Mid-Atlantic/Northeast, Southern/Central and Western/Central. Over the years, PowerCell has continued to enhance our teams and processes. We have added a Business Partners PowerCell which supports third-party/vendor customers and also added an after-hours Extended Support which provides 24x7 support (nights, weekends and holidays).

In addition, there are two internal PowerCell teams that provide support for the external groups. One serves as second-level support for application and operational issues; the other develops and supports the tools PowerCell uses on a daily basis.



Many of PowerCell's current employees were part of the group that started PowerCell in 1995, including: Front Row: Maddie Dolan, Lisa Murphy, Sharon DeWeese, Nancy Myers, Alan Grundy. Second Row: Gwen Smith, Marylynn Bogins, Kathy Thompson, Ellis McGhee. Third Row: Cheryl Gafford, Lori Fletcher, Dee Coats, Cynthia Nix. Back Row: Kathy Fernandez, Mike Womack, Keith Beck, Jeff Rojics, Larry Williams.

Award-Winning Support

As PowerCell continued to meet and exceed the needs of clients – and the message began spreading to the industry – PowerCell became the recipient of several industry awards.

- 2001 Help Desk Award, Mortgage Technology
- 2004 June's All Star Award, Help Desk Institute
- 2004 Best Product Developer, Stevie Award
- 2004 Best Customer Service Team Finalist, Stevie Award
- 2005 June's All Star Award, Help Desk Institute
- 2005 Team Excellence for External Support Finalist, Help Desk Institute
- 2005 Best Customer Service Team Finalist, Stevie Award

Partnering for the Future

As PowerCell celebrates its ten-year anniversary (1995-2005), we remember lessons learned from the past: keep it simple, provide easy access and, above all, ensure a beneficial customer experience.

PowerCell has always viewed its clients as partners. Strengthening that partnership and maintaining a high level of satisfaction is PowerCell's number one priority. The goal is to exceed our clients' expectations. Though PowerCell personnel and work environments may change, this goal remains the same. Everyone in PowerCell looks forward to the next ten years and being part of your success.

Fidelity to Offer New Leading-Edge Mortgage Origination Product

For more than 20 years, the Empower mortgage origination system has been the industry's choice for loan origination. This field origination system and comprehensive mortgage lending package takes complex tasks and simplifies them without sacrificing flexibility or completeness. Empower streamlines processes and increases efficiencies, enabling lenders to meet and exceed their technology objectives.

In 2002, Fidelity National Financial (FNF) acquired Eastern Software, the owner of the Empower platform. Since its acquisition of Eastern Software, FNF has made significant investments in the Empower product line. Next spring, Fidelity will introduce Empower for .Net – a leading-edge mortgage origination product. This new application does not replace Empower. It does, however, provide a mortgage origination option on a .Net platform – to meet the needs of larger mortgage lenders.

Empower for .Net

Empower for .Net expands Fidelity's mortgage origination product line to include a comprehensive system that is built on a .Net platform. Empower's skilled developers have been working for the past two and one-half years to build a new system that includes smart client and Web client presentation layers to maximize performance and offer various distribution models.

"After 20 plus years in software development for the mortgage industry, we have learned it is imperative to expand our product line with completely re-architected solutions to meet the ever changing landscape of both technology and government regulations," said David Spies, senior vice president and chief software architect, Fidelity Information Services' Empower division. "Placing a new presentation layer on an aging software environment could bring us to market quicker but would be a disservice to our customers."

Empower for .Net is, in its core design, a typical distributed model, now more commonly known as a service oriented architecture (SOA). Historically there was the data access layer/business entity layer, business services layer and presentation layer. In an SOA, similar representations of this same structure are infrastructure services, entity services, activity services and client agents. Empower for .Net will allow the lender to decide in what layer it will place a particular service.

Highlights

Listed below are some of the technical highlights Empower for .Net offers:

- Service oriented architecture supports various transports for flexible deployment scenarios.
 - Support for aspect-oriented service attachments, authentication, caching, etc.
 - A service generation factory facilitates partner addition of services to the framework.
- Both human and non-human workflow/orchestrations providing for "lights-out" loan processing.
- Capability to use provided libraries, etc. from business process management environments.
- Enterprise strength Fair Issac's Blaze rules engine.
- Both Smart Client and Web Client presentation layers.
- Both a transactional database and operation data store to support separation of processing and reporting.
 - Support for both SQL Reporting Service and Oracle reports.
 - Report authoring wizards.
- Alignment with Microsoft® Trustworthy Computing Initiative.
- Alignment with future Microsoft® platforms – VS 2005, Longhorn, Avalon, Indigo.
- Empower development architecture integrated into Visual Studio (VS) .Net.
 - Project wizards for creating new run time forms and configuration plug-ins.
 - Visual inheritance in support of extending base Empower forms.
 - Abstraction of data access away from developer.
 - Empower Windows Forms control library.
 - Empower ASP.Net Forms control library.
 - Framework application program interfaces with integrated help and walkthroughs.
 - Many productivity enhancers in support of true rapid application development.
 - C# is the programming/development language of choice but can use other .Net languages.
 - Utilization of enterprise templates.
- Large library of LOS form templates provided as examples and use in custom integrations.

Empower for .Net is a fully functional and immediately operable retail, wholesale and correspondent system that addresses the needs of the nation's largest lenders. It will be delivered as one complete application, not in disparate parts.

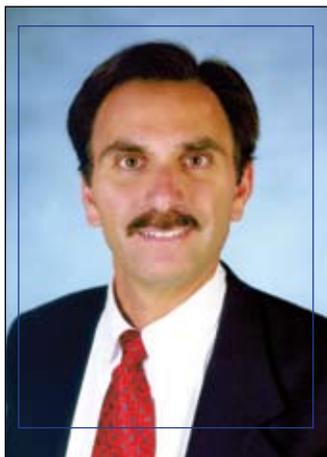
Beta Testing

Empower for .Net is currently going through beta testing with National City. With Empower for .Net, National City will benefit from the same reliable functionality in Empower – on a .Net platform.

“We are excited to beta test Fidelity’s new Empower for .Net. The service oriented development of applications techniques employed by the Empower team fit well with our vision of our future business model for mortgage originations,” said John Bollman, executive vice president of National City Mortgage. “We look forward to deploying Empower for .Net next spring in our correspondent division after a successful beta test.”

Notable Achievements

Fidelity’s Chief Technology Officer Joe Nackashi Named to Residential Technology Software and Services Subcommittee



The Mortgage Bankers Association (MBA) recently announced that its Residential/Single-Family Technology Steering Committee (RESTECH) is forming a new subcommittee – Residential Technology Software and Services. Fidelity’s Chief Technology Officer Joe Nackashi has been named to a one-year term on this subcommittee.

This subcommittee has been tasked to improve communication among

the residential vendor community, the MBA and its leadership. Its mission is to formulate policy with regard to technology issues in the residential mortgage industry and provide a forum for discussion and escalation of new issues as seen by the residential vendor community. In addition, the subcommittee will analyze industry issues that RESTECH is currently discussing where a software or service provider consensus is desired.

Two Industry-Leading Products

Both the Empower and Empower for .Net systems automate the loan process from lead generation to loan fulfillment and support retail, wholesale and correspondent channels. Fidelity will continue to maintain and enhance Empower as well as Empower for .Net.

“Empower for .Net is more than a state of the art SOA-based loan origination system,” said Al Bartello, senior vice president of sales and marketing for Empower. “This product exemplifies our superior strategy and ability to execute as an organization. This further strengthens Fidelity’s position as a dominant technology services and solutions provider, addressing the integration of all segments of the mortgage process.”

Fidelity’s Jo Ann Crook Receives Certified Mortgage Banker Designation

Jo Ann Crook, product executive in PowerCell, recently received her Certified Mortgage Banker (CMB) designation. The CMB designation has been developed for high-caliber professionals who strive to distinguish themselves as leaders within the industry. The program examines each segment of the industry and tests an individual’s level of proficiency as a mortgage banking professional. Crook is a 20-year veteran of the mortgage banking industry.



“Fidelity encourages employees to have a superior understanding of the business for which we build technology,” said Crook. “The Certified Mortgage Banker designation is a great way to prove that business expertise across the industry exists in the company. I am now focusing specifically on the Loan Administration area of Mortgage Servicing through the pursuit of the Certified Mortgage Servicer – Loan Administration designation.”

m sp

ENHANCEMENT REVIEWS

1480 ELOC Billing File

(IP 1881, EN2997, MSP 05-14)

This standard elective enhancement adds data to external output file #1480 which enables you to augment and/or restrict current messaging based on investor guidelines. The new data added to external output file #1480 provides further detail on billing elements other than principal and interest.

Metro II - Date of First Delinquency

(IP 1912, FP5147, MSP 05-16)

This fast-path enhancement expands MSP functionality created in the Credit Bureau Metro II Format Reporting enhancement (IP 1797) by providing a consistent reporting plan for the date of first delinquency. Additionally, this fast-path enhancement redefines the values you can enter in the Equal Credit Opportunity Act code fields throughout the MSP system.

Radian Renewal Rate Expansion

(IP 1909, FP5149, MSP 05-17)

This fast-path enhancement expands the input size of the RENEWAL RATE field on transactions TT2 (D-146), TT3 (D-146), 676 (D-080), 677 (D-080) and the MIP1/TAPE work window in the Mortgage Insurance Workstation. It enables you to enter renewal rates in 9.999 format for loans Radian insures.

Delay ELOC Advances and Batch Override on Advances

(IP 1897, MSP 05-19)

This standard elective enhancement enables the system to read a one-byte hold indicator in an existing equity line of credit (ELOC) advance data service. If the hold indicator equals Y, MSP logic prevents the shadow post ELOC advance record (transaction 049 [D-320]) on the ELC2 screen in the ELOC Workstation from releasing into the next batch processing cycle.

ELOC Overdraft Protection – Phase I

(IP 1847, EN2975, MSP 05-20)

This standard enhancement provides the ability to advance funds from equity lines of credit (ELOCs) to provide overdraft protection for checking accounts and assess an overdraft fee.

ELOC Overdraft Protection – Phase II

(IP 1888, EN3000, MSP 05-21)

This standard enhancement enables you to establish a maximum dollar amount that can be drawn from the equity line of credit for overdraft protection.

GEMICO Renewal Rate Expansion

(IP 1910, FP5148, MSP 05-22)

This fast-path enhancement expands the input size of the RENEWAL RATE field on transactions TT2 (D-146), TT3 (D-146) and the MIP1/TAPE work window in the Mortgage Insurance Workstation. It enables you to enter renewal rates in 9.999 format for loans GEMICO insures.

RMIC Renewal Rate Expansion

(IP 1911, FP5150, MSP 05-23)

This fast-path enhancement expands the input size of the RENEWAL RATE field on transactions TT2 (D-146), TT3 (D-146) and the MIP1/TAPE work window in the Mortgage Insurance Workstation. It enables you to enter renewal rates in 9.999 format for loans RMIC insures.

Increased Tax Report Writer Requests

(IP 1908, MSP 05-24)

This optional enhancement increases the maximum number of individual state location codes you can enter for each Tax Report Writer request. Additionally, this optional enhancement enables you to copy one Tax Report Writer request to another without re-entering the selection criteria.

Fidelity Tax Subsystem Enhancements (IP 1870, MSP 05-25)

This optional enhancement provides additional functionality for the Fidelity National Tax Service (FNTS) tax subsystem. It provides greater automation and enables you and FNTS to more easily manage the following tax processes:

- New tax contract orders and record maintenance
- Tax bill match and pay, including missing bill functionality
- Task tracking for task adds and reopens
- Payee updates from FNTS

ELOC 180 Day Backdating (IP 1824, EN2968, MSP 05-26)

This standard enhancement expands the current equity line of credit (ELOC) effective date logic to allow the effective backdating of transactions to 240 days prior to the next billing date. The effective date is now the current 60 days plus an additional 180 days to total 240 days of backdated transactions.

ELOC Unique Paydown Process (IP 1864, EN2980, MSP 05-27)

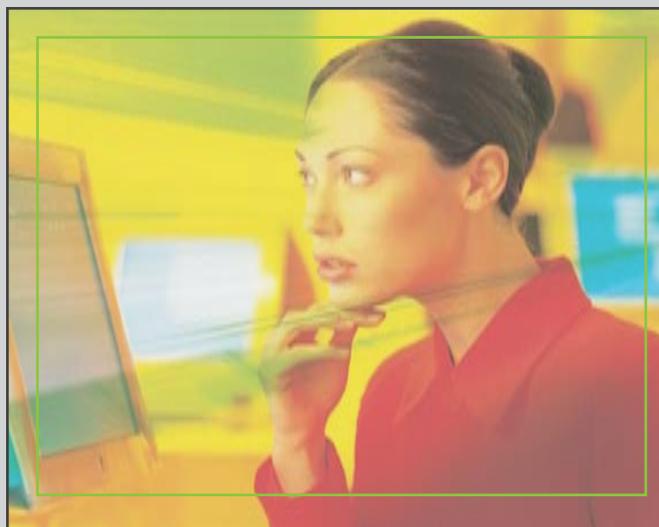
This standard enhancement enables you to process paydown quotes using the same procedural steps as a payoff quote. Two new identification methods were created to identify a request as a paydown. When paydown funds are received, you use the PMPO screen in the Cashiering Workstation to apply the funds as payment transactions rather than as payoff transactions. Existing equity line of credit (ELOC) billing payments were modified to generate an interim bill showing new activity and balances for paydowns.

Expanded Check Number II Bank Recon (IP 1904, EN3004, MSP 05-28)

This standard elective enhancement is a follow-up to the Limited Expansion of MSP MICR Check Number optional enhancement (IP 1796). This enhancement created the 10-digit MICR check number. The Expanded Check Number II Bank Recon standard elective enhancement modifies screens, transactions, and reports in the MSP system to display or enable entry of the 10-digit MICR check number.

ELOC Preconversion Bill Data (IP 1878, EN2990, MSP 05-29)

This standard elective enhancement modifies the equity line of credit (ELOC) billing process to include the preconversion bill data with MSP activity, so the first bill created on MSP includes the pre- and post-conversion detail and correctly calculates the interest and payment. As a final verification of the preconversion data, the system has been enhanced with a cross foot routine to compare the principal balance entered on the ELCC screen in the ELOC Workstation to the principal balance calculated after loan billing activity.



F I D E L I T Y ' S F E A T U R E P R E S E N T A T I O N

Solutions
for
Success

Fidelity is hosting the 23rd Annual Information Exchange (IE) April 30 – May 3, 2006, at the Orlando World Center Marriott Resort & Convention Center. This year's Hollywood theme – *Fidelity's Feature Presentation: Solutions for Success* – will be prevalent throughout the conference. You can expect to receive red-carpet, VIP treatment as you learn more about the Fidelity products and services and network with colleagues.

While the schedule is yet to be finalized, below is some general information about the conference timeline.

On Sunday, April 30, select committees and user groups will meet in the afternoon. That evening, Fidelity is hosting a Sneak Preview reception in the Solutions Expo, the conference exhibit hall. This reception is new for 2006 and promises to be enjoyed by all. Take advantage of this opportunity to get a first glance at Fidelity products and services as well as exhibiting business partners.

The Solutions Expo will be open all day on Monday, May 1, and select committees and user groups will meet. In late afternoon, Fidelity will host the Opening Session followed by the Premiere Reception in the Solutions Expo. Later that night, join new and old friends in Champions (located in the hotel) for IE After-Hours and live entertainment.

On Tuesday, May 2, the day begins with a breakfast and General Session, where Fidelity executives will provide an update on the direction of the company and its products. Then, you have your choice of six breakout sessions to attend – four on Tuesday and two on Wednesday – to gain a better understanding of Fidelity's products and services. A full list of sessions will be available in early-2006.

Tuesday night, Fidelity is hosting the annual conference party at Universal Studios. Attendees will be welcomed to Universal's New York Street for food, dancing, games, rides and much more. At the party's conclusion, guests are welcome to a post-party at Universal's City Walk, where they can gain entry to all the venues at no charge.

At the conclusion of sessions on Wednesday, May 3, Fidelity will host the IE golf tournament at the beautiful Grande Pines golf course.

Look for registration materials and additional details to arrive in early-2006. Questions can be sent to information.exchange@fnf.com.

2005 Customer Satisfaction Survey

Fidelity is looking forward to receiving your feedback on our performance for 2005. Look for an e-mail in early-February 2006 inviting you to participate in our annual customer satisfaction survey. Please set aside some time to complete and return the survey by February 22, 2006. Your feedback is essential to our becoming a better strategic business partner for you.

Fidelity Announces Merger with Certegy Inc.

In September, Fidelity National Financial (FNF) announced a planned merger with Certegy Inc., creating one of the largest financial institution technology processing and services companies in the world. Under the terms, Fidelity National Information Services, Inc. and Certegy will combine operations to form a single publicly traded company – Fidelity National Information Services, Inc. (Pending NYSE:FIS).

About the Merger

Certegy is a publicly traded company (NYSE:CEY) and leading provider of credit, debit, check risk management and cash access services to more than 6,500 financial institutions and 100,000 retailers. Certegy maintains a global presence with operations in the United States, the United Kingdom, Ireland, France, Chile, Brazil, Australia, New Zealand, Thailand and the Caribbean. Certegy generated over \$1.0 billion in revenue in 2004 and currently has more than 5,000 employees worldwide.

“We believe this is a combination that truly will benefit both organizations, as the new FIS will be uniquely positioned to offer a broad suite of data processing, payment and risk management services to financial institutions and retailers,” said FNF Chairman and Chief Executive Officer William P. Foley, II. “Our businesses are complementary, rather than competitive, and we believe there are some very significant and unique revenue synergy opportunities, particularly in the community bank, credit union and international markets. We also believe there are meaningful cost synergies to be recognized by eliminating many redundant and duplicative functions through the combination of the two organizations. The new FIS will have nearly \$4 billion of diversified, run-rate revenue and \$1 billion of run-rate EBITDA from market-leading businesses and will be well positioned to capitalize on the significant and unique growth opportunities that the combined companies can offer the markets we serve.”

FNF will have a majority ownership in the newly formed FIS, with Certegy shareholders owning approximately 32.5 percent, and private equity sponsors owning approximately 17 percent of the new company.

Previously Announced IPO

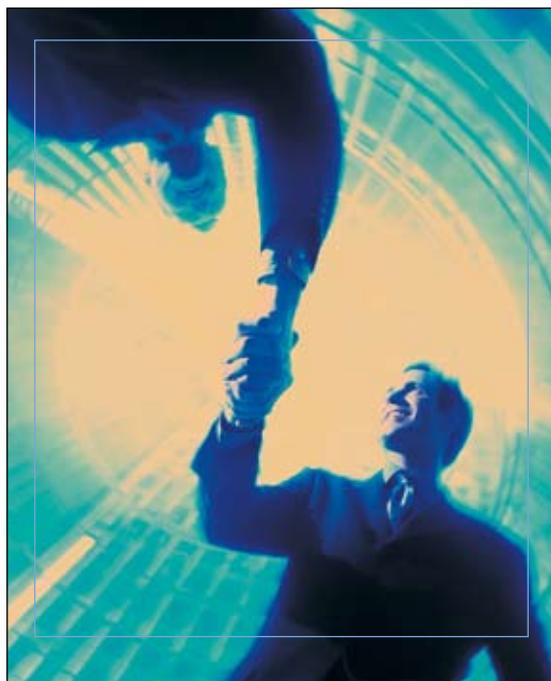
Several months ago, FNF announced it was considering an initial public offering (IPO) of FIS. This merger allows FNF to more quickly and fully realize its goal of maximizing the value of FIS, with FIS well positioned to capitalize on the significant and unique growth opportunities. This combination is expected to strengthen FIS' position in the financial services space, increase the depth and breadth of the products offered, deepen relationships with current clients and allow the opportunity to provide expanded services to new clients.

Focus Remains on Client Satisfaction

FIS clients and their satisfaction will continue to be FIS' top priority and business operations should continue as they are currently. Foley will serve as Chairman of the Board of Directors of the newly formed FIS and Jacksonville, Fla., will remain the corporate headquarters. Certegy Chairman and Chief Executive Officer Lee Kennedy will become the chief executive officer, and current FNF Chief Financial Officer Al Stinson will assume the role of chief financial officer for FIS.

“We are very excited to become part of the FNF family,” said Lee A. Kennedy, Certegy Chairman and Chief Executive Officer. “This combination creates one of the largest financial institution technology processing and services companies in the world. It provides Certegy with the opportunity to significantly increase the depth and breadth of products and services that we offer to the domestic community bank and credit union markets, as well as our international customers. It also provides a potential entry point with larger financial institutions through FIS' large bank processing relationships.”

The merger is subject to a variety of conditions, including the effectiveness of a proxy statement for a Certegy stockholder vote, Certegy stockholder approval, all necessary regulatory approvals and other customary closing conditions.



Fidelity Requests Client Feedback for **MAGNIFIDE™ MSP**



MAGNIFIDE MSP: Collections, part of the Default functional area and the first functionality to be implemented for **MAGNIFIDE MSP**, is progressing well. Navy Federal Credit Union is preparing for a final system build and will complete testing prior to production migration, currently scheduled for the first quarter of 2006. Work continues to progress on the Loss Mitigation (Default), Inbound Cash and Funds Movement (Cash/Investor Accounting) and Escrow Analysis (Loan Administration) features within **MAGNIFIDE MSP**.

Although the timeframe for your company's implementation of **MAGNIFIDE MSP** may not be established yet, you can start preparing now. Fidelity encourages clients to complete the Preparation Checklist, which provides a list of activities that companies can perform to identify any potential gaps or impacts.

Client Input

Fidelity solicits client input and participation in the creation and review of **MAGNIFIDE MSP** business use cases through Functional Advisory Committees (FACs). Clients not currently involved in FAC meetings but interested in what a FAC is working on, may send an e-mail to the respective FAC with "SUBSCRIBE" in the subject line. Clients will then receive a copy of all e-mail communications for that FAC until they choose to unsubscribe.

MAGNIFIDE MSP information and documentation, including the Preparation Checklist, Business Strategy Client Touch Point Calendars, FAC e-mail addresses and the Roadmap, is available to Fidelity clients via the PowerCell Web site at <http://portal.fnfismd.com>. The Web site requires a user ID and password, which you can obtain from your company's system/Fidelity portal administrator.

Roadmap

The Roadmap to MSP and **MAGNIFIDE MSP** provides a repository of information regarding today's MSP and **MAGNIFIDE MSP**. Clients can access the Roadmap to learn more about Fidelity's products. The Roadmap is a work-in-progress and will be updated regularly to improve usability and provide clients with additional information.

To stay informed, clients may sign up for alerts from each functional area of interest. An e-mail notification will generate automatically when an update is made in that area.

Throughout September, participants who completed a survey were automatically entered into a drawing for American Express gift certificates. The survey winners are posted on the Roadmap.

Your comments and questions are important to ensuring the success of the Roadmap. Please e-mail questions and comments to Business.Strategy.Mortgage@fnf.com or go to the "About This Site" page of the Roadmap and click the blue box that says "E-mail Questions, Recommendations and Suggestions." You may also send any questions specifically related to **MAGNIFIDE MSP** to Mortgage.Marketing@fnf.com.

Below is a sample listing of FACs and other groups that meet to discuss **MAGNIFIDE MSP**. Go to the Client Touch Point Calendar on the PowerCell Web site to view dates, times and call-in information for all scheduled meetings. Business Use Case Review sessions are also posted on the Client Touch Point Calendar.

Default

- Default FAC
- Subprime FAC (dual with Investor)

Cash / Investor Accounting

- Cash
 - Suspense Subcommittee
 - MPL/MAX Payments Subcommittee
- Investor FAC
 - Private Investor Subcommittee
 - FHLMC Subcommittee
- Subprime FAC (dual with Default)
- LAR (Loans Added and Removed) FAC

Loan Administration

- Year-End/System Admin FAC
- Escrow FAC
- Customer Service/Special Loans
 - Multi-Cultural Subcommittee
- Director Product User Group
- MSP Security FAC
- CCN Product User Group

Stopping Identity Theft



As published in MBA Tech NewsLink on September 27, 2005.

*Dan Scheuble
Chief Information Officer
Fidelity National Financial*

The numbers regarding identity theft are alarming. More than two million consumers had their sensitive financial data stolen last year alone. Costs to credit card issuers and banks reached \$1.2 billion in direct losses that same year.

Beyond the financial losses, the risks faced by the industry are enormous: Banks

work for years to build a brand, only to see it critically damaged by national news coverage of a single potential security breach. Equally unfortunate is the fact that adequate security and internal enforcement has been lacking in the financial services industry. Without some self-policing, the industry faces increased regulatory burdens.

With only seven percent of data on bank servers or tapes being encrypted today, expect mandatory encryption to be the first target. The required masking of Social Security numbers is likely enough that at Fidelity we're already making that change across all of our systems. These are but two examples of steps the industry can and should take immediately.

The sad truth is that additional legislation won't stop identity theft. What increased legislation will mean, on the other hand, is higher compliance costs, slower and more complicated transactions and more chances for banks to run afoul of the law and face fines or lawsuits. Laws don't stop criminals. That's why they're criminals in the first place.

To really protect data in the enterprise, a layered security plan is necessary; one formulated, funded and implemented across the entire

company, securing sensitive data both at rest and in transit. Though such plans can be expensive, it's an expense banks can either incur now on their own, or later when mandated by law.

At Fidelity, we layer security across the enterprise and suggest our clients do the same. Defense starts with industry strength firewalls, protecting data moving from point to point, denying all access unless specifically allowed. Intrusion detection systems (IDS) identify malicious network traffic – such as viruses and malware – attempting to access sensitive information or enable back doors. Additionally, e-mail filtering works to identify and block phishing scams.

Different tactics are used depending upon the specifics of the network. For instance, data traveling an untrusted network always uses 128-bit encryption. Likewise, for an employee to access servers via the Internet requires Secure Remote Access through Two Factor Authorization: The employee must have something (a USB key) and know something (password). Without both, the network remains locked and the data secure.

Encryption is crucial, as well. Companies must protect data, both at rest and in transit. If data isn't routinely encrypted, information is never totally safe. As long as computer tapes are used to transfer large volumes of data, the risk of interception always remains. Encrypting these tapes is a fundamental precaution.

Additionally, key management makes certain only the intended recipient can actually decipher the information stored on the tape. Similar to password protection, software on the receiving system reads the key encoded with the data and can then decode it. Even if a tape falls into the wrong hands, without the proper key, the data is meaningless.

Executives must ask the right questions of internal IT departments and third-party vendors alike. Finding out exactly how your company and vendors protect consumer information is a vital first step in protecting consumers and the bank's reputation. Dedicated senior level teams should focus on achieving optimal data security.

Data are among a company's most valuable possessions and should be guarded as such; with all the diligence an organization can muster. Not only do institutions deserve the best possible information security systems to protect their interests, but customers are depending on the bank to protect them and their personal information. The stakes are very high indeed.

SunTrust Mortgage Ranked Highest in Customer Satisfaction by J.D. Power and Associates

In August, J.D. Power and Associates announced that SunTrust Mortgage ranks highest in customer satisfaction among home mortgage servicing companies, according to the 2005 Primary Mortgage Servicer StudySM. This inaugural study measures customer satisfaction with the nation's largest mortgage servicers based on performance in four primary areas: billing, payment, annual account review/administration and customer-initiated interaction.

SunTrust Mortgage is followed immediately by World Savings and Bank of America. All three companies service their mortgages on Fidelity's Mortgage Servicing Package (MSP). In fact, 11 of the 14 companies ranked above the industry average are MSP clients.



Fidelity Participates in MBA's Annual Convention



Fidelity demonstrated MSP and various other products at the MBA's Annual Convention in October.



Since 1998, the Mortgage Bankers Association has partnered with Habitat for Humanity to build a home in conjunction with the Annual Convention. Recognizing the importance of homeownership, Fidelity Information Services was a sponsor of the build this year in Orlando, Fla.