



## ***FIS Introduces New Information Management Consulting***



FIDELITY NATIONAL  
INFORMATION SERVICES

Access to key mortgage data and effectively using that data to make business decisions is becoming increasingly important. But, how do you determine what data you need? What is the best way to get that data? Do you need the information in real time? Once you have the information, how do you use it to make decisions?

FIS has responded to the need for more data with its information management suite, including Mortgage Web Services, Passport and data extracts, which all provide a variety of channels to access mortgage data. Now, FIS has launched Information Management Consulting Services (IMCS) to provide clients with highly specialized consulting to help them solve both tactical and strategic data delivery needs using these tools.

“IMCS is centered around FIS’ information management toolset and focuses on helping clients identify strategies to solve their immediate and long-term needs for bulk and real-time data,” said Cynthia FitzGerald, executive vice president of Customer Support and Services. “This was a much-needed and highly demanded service – in fact, five clients are currently using and recognizing value from IMCS.”

IMCS blends FIS’ technical expertise of its solutions with the functional mortgage expertise of its business consultants to help clients work with their data more effectively. This consulting practice is focused on optimizing data in support of integral business functions. FIS consultants look at the consumption of MSP data and identify the best delivery channels, including Mortgage Web Services and Passport.

### **IMCS Offerings**

FIS has designed three IMCS offerings to best meet your distinct data needs:

- Data Roadmap Development
- Data Consulting
- Mortgage Web Services Consulting

#### *Data Roadmap Development*

Data Roadmap Development is a strategic offering that is available at the enterprise or functional group level. In this offering, FIS consultants first inventory what data is being used, who is using it and how they are using it. Then, they meet with company executives and department heads to determine business goals.

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## PRESIDENT'S MESSAGE

*Hugh Harris, President, Fidelity National Information Services, Mortgage Servicing division*



As we reach the halfway point of 2006, I would like to take this opportunity to highlight some of our recent announcements and successes.

### The Company

At the beginning of the year, Fidelity Information Services and Certegy combined to form Fidelity National Information Services (FIS), a publicly traded, majority-owned subsidiary of Fidelity National Financial (FNF). FNF recently announced it will eliminate its holding company structure, making FIS an independent public company. This is solely a financial transaction and will have no affect on our business.

### MAGNIFIDE MSP

MAGNIFIDE MSP: Collections was implemented at Navy Federal Credit Union earlier this year. Chevy Chase Bank and Virginia Housing Development will also soon be implementing this dynamic new system. You can read more about Navy Federal's successes with MAGNIFIDE MSP on page 5.

### HELOCs

Two big home equity line of credit (HELOC) enhancements are in beta testing – credit card access and loan segmentation. HELOCs continue to be a strong trend in the mortgage industry and remain one of our major focuses for 2006.

### Information Exchange

We recently held our 23<sup>rd</sup> Annual Information Exchange in Orlando, Fla. With more than 800 attendees, this was an exciting time for us to communicate our strategy for the coming months and years and hear ideas from you on ways to further meet your needs. A recap of this year's conference begins on page 8.

### Information Management Consulting

We recently introduced a new consulting service – Information Management Consulting. This is something you have been asking for, and the service is ready. This group is prepared to provide you with highly specialized consulting to help you solve your data and data delivery needs. The Information Management Consulting services are described in full detail on page 1.

### Looking Forward

I joined the company in 2003 (following Fidelity's acquisition of Alltel) and over the past three years, I have gotten to know all of you and your businesses. I have really enjoyed working with you during that time. I have decided to retire from FIS in July; Dan Scheuble is assuming the role of President of the Mortgage Servicing division. You know Dan and his leadership as Chief Information Officer. He has been with FIS for three years and has more than 25 years of experience managing mortgage servicing, origination and technology operations. I have worked closely with Dan for many years – he shares the same strong commitment to FIS' customers as I do. I know he will lead FIS and your business to continued success.

I would also like to congratulate Rob Couch on being nominated by President Bush for President of Ginnie Mae. Rob was a MSP client for many years. His knowledge of the mortgage industry and his professional relationships will be an asset to him in this new role.

## ***FIS Forms a Regulatory/Compliance FAC***

*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 National Information Services' (FIS) Mortgage Servicing division. The goal of the publication is to provide useful information about FIS clients, solutions, products, enhancements and business partners, as well as industry issues and developments.

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

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

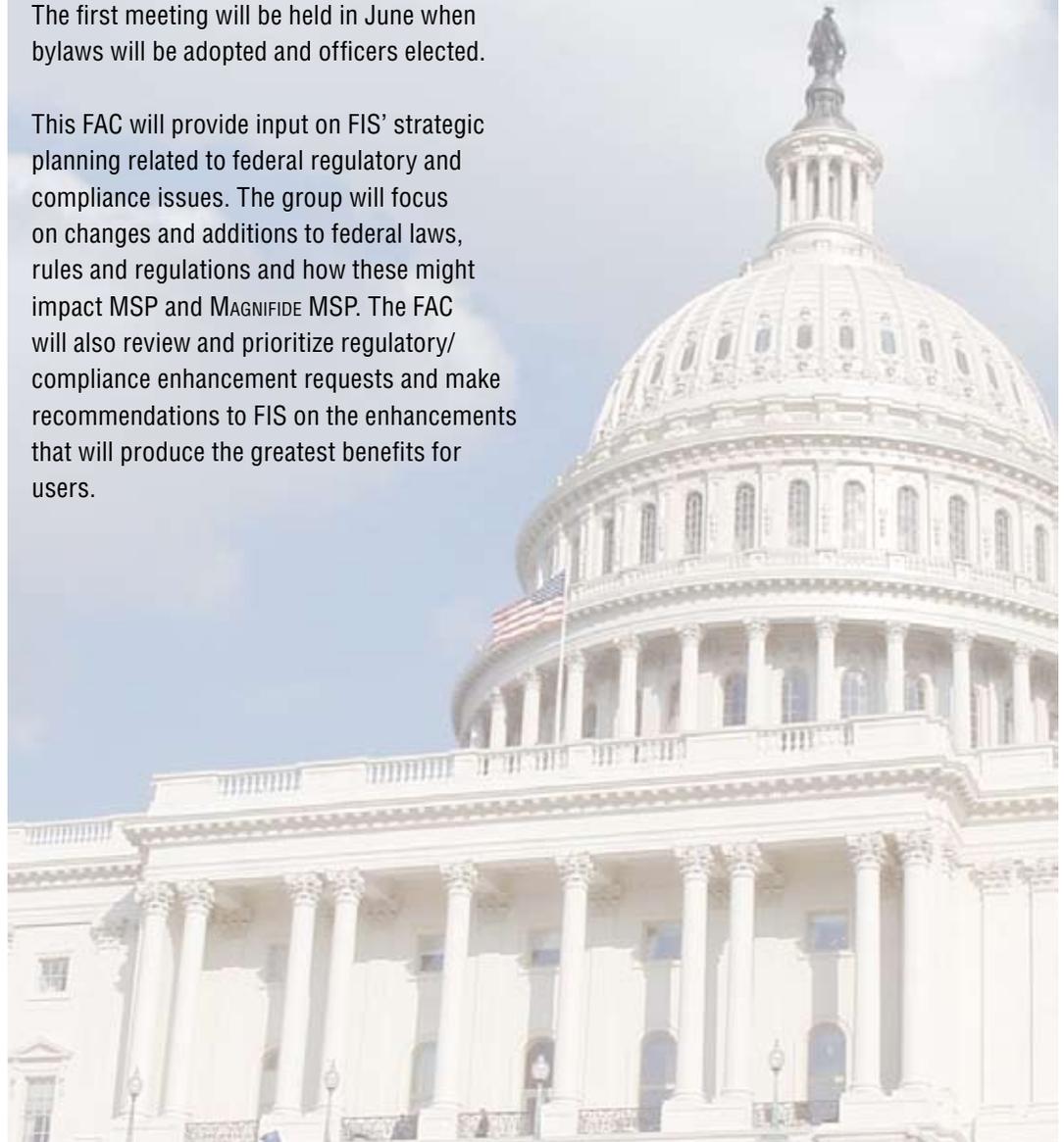
As a company and an industry leader, FIS has taken a large role in the regulatory/compliance arena and is committed to providing leadership on behalf of its clients.

As part of this commitment, a preliminary Regulatory/Compliance meeting was held at the 23<sup>rd</sup> Annual Information Exchange. The 38 clients in attendance were asked if there was enough interest within the client base to form a Regulatory/Compliance Functional Advisory Committee (FAC). With a unanimous "yes" vote, the FAC was formed. The first meeting will be held in June when bylaws will be adopted and officers elected.

This FAC will provide input on FIS' strategic planning related to federal regulatory and compliance issues. The group will focus on changes and additions to federal laws, rules and regulations and how these might impact MSP and MAGNIFIDE MSP. The FAC will also review and prioritize regulatory/compliance enhancement requests and make recommendations to FIS on the enhancements that will produce the greatest benefits for users.

"In addition to the valuable input the Regulatory/Compliance FAC will provide FIS, members have the opportunity to discuss and work collaboratively on legislation," said Dan Knight, business strategy manager and FIS liaison to the FAC. "Clients on this FAC will have the added benefit of sharing information and developing best practices related to regulatory/compliance."

To receive more information about the activities of this FAC, please e-mail Dan Knight at [dan.knight@fnf.com](mailto:dan.knight@fnf.com).



## New Information Management Consulting continued from page 1

Next, consultants evaluate the actual data – what is the source of the data, what is being done with the data, what applications are using the data as well as the necessary frequency or currency of the data.

Once this information has been gathered, an analysis is performed which determines:

1. Data feeds that can be consolidated
2. Redundant sources of data
3. Whether business needs are being met
4. Whether the right delivery channels are being used to support the business needs

Upon completion of this analysis, consultants then provide a “recommendations” document. To further support a client’s needs, FIS can assist with implementing any of the recommendations.

“The Data Roadmap Development offering provides great potential for finding operational efficiencies and better methods of putting your data to work, thereby ensuring a sound foundation for making key business decisions,” said James Owens, vice president of IMCS and Certified Mortgage Technologist.

### Data Consulting

Data Consulting is an engagement-specific offering that combines consulting on specific business processes with technical consulting

on the delivery channels. This service is designed for clients needing support in determining what data is necessary to meet a specific need and the appropriate delivery channel to retrieve the data (for example – should you use real-time data or batch data?). The FIS consultants will then assist in mapping the data elements.

### Mortgage Web Services Consulting

Mortgage Web Services supports real-time ordering of products and services from a growing library of third-party providers. It also provides on-demand access to loan-level data in MSP.

FIS offers an engagement-specific consulting service that focuses on maximizing Mortgage Web Services to manage B2B interactions, reconciling missing or incorrect data and feeding real-time, loan-level data to other applications. FIS consultants help identify the appropriate Mortgage Web Services to best fit the situation and assist in mapping those data elements.

### IMCS for Business Partners

All of the IMCS consulting services are also available to FIS business partners. In this offering, consultants work with business partners on data flow and application requirements to enable more effective data access.

For more information on IMCS, please contact your Account Director.

## Certified Mortgage Technologists



Jo Ann Crook

Jo Ann Crook and James Owens recently received their Certified Mortgage Technologists (CMT) designation at the Mortgage Bankers Association’s National Technology in Mortgage Banking Conference. CMTs demonstrate a solid technological foundation in mortgage banking operations through a combination of experience, education and industry participation.

Jo Ann is a 21-year veteran of the mortgage banking industry and currently works in the Internal PowerCell.

James has 12 years experience in the information technology field and is currently leading the Information Management Consulting Services group.



James Owens

# Navy Federal's MAGNIFIDE MSP Experiences

Navy Federal Credit Union implemented Default Collections, the first module of MAGNIFIDE MSP, on Monday, February 6, 2006, and users are eager to share their successes in a live production environment.

"I am excited to have been one of the first users of MAGNIFIDE MSP: Collections, and four months later I can see definite efficiency gains in my collection activity," said Nancy LaRocca, Supervisor, Default Management Section at Navy Federal Credit Union. "MAGNIFIDE MSP: Collections is much easier to use with its point-and-click technology, and the flexible queue structure has helped our teams more easily manage their workload."

The key drivers for Navy Federal to implement the application were the flexible, robust and upgraded collections functionality, but there was much more.

"Navy Federal was implementing risk-based portfolio analysis, and we wanted to take advantage of the expanded queue functionality to improve management of this process," said Sue Kihl, assistant vice president of Mortgage and Equity Systems & Support for Navy Federal. "The ease of training was a factor and Navy Federal simply prefers to 'be first'."

While gains in productivity have not yet been assessed, Navy Federal believes they made the right decision in being early implementers of the application.



*Sue Kihl and Jim Little, Navy Federal, cut cake on Feb. 6 in celebration of MAGNIFIDE MSP: Collections implementation.*



Navy Federal hosted interactive sessions at the 23<sup>rd</sup> Annual Information Exchange where Kihl and Jim Little, manager of the Mortgage Collections Branch answered questions relating to their experiences with the new application. The two provided first-hand insight to assist other clients who will soon implement MAGNIFIDE MSP.

"Navy Federal was an excellent beta partner," said Darlene Strickland, senior vice president of Implementation Services for FIS. "With Sue and Jim's leadership, we were successful in testing the system functionality, training their users and working through the issues that arise during a project of this magnitude. The Navy Federal and FIS project teams worked closely together to ensure the Collections system would meet the needs of their products as well as those of our total customer base."

## Sharing Lessons Learned

FIS supports clients before, during and after an implementation; however, there are usually "lessons learned," which are then used to improve future implementations. The challenges that Navy Federal encountered and overcame will allow others to have a smooth implementation when they decide to utilize MAGNIFIDE MSP.

### Preparation

Early preparation is key to ensuring that the implementation runs as smoothly as possible. Navy Federal recommended that clients review the PowerCell® Web site at <https://eportal.fnfismd.com> for implementation requirements long before implementing MAGNIFIDE MSP. The length of the pre-implementation process depends on the complexity of the business and peripheral processes involved.

### Documentation

Kihl and Little stressed the importance of documenting the company's processes and procedures in today's and tomorrow's environment and sharing the processes with all of the servicing staff instead of limiting it to one area. This is recommended to make sure

*MAGNIFIDE MSP continued pg 6*

## MAGNIFIDE MSP Continued from page 5

none of the processes are overlooked that may affect another work unit. Managers should also review the information with processors to confirm the processes are being followed accurately. Erroneous processes should be corrected before implementation. Additionally, defining queue set-ups on paper prior to establishing them on the system provides a good view of how the queues will behave.

### Communication

Navy Federal suggested that companies maintain detailed communication with all areas of servicing to make sure they are aware of planned changes. Other servicing areas may utilize screens for scripting, which could be disabled at implementation. Although Director scripts are not utilized in MAGNIFIDE MSP, they will still function in MSP unless the field being used is on a disabled screen.

### Data

Equally critical, according to Kihl and Little, are MSP data scrubs prior to MAGNIFIDE MSP implementation. The data in MSP must be correct to ensure accurate data synchronization with MAGNIFIDE MSP.

### Implementation Made Easy

Navy Federal highly recommends the completion of “day-in-the-life” activities prior to implementation in order to make the transition transparent to the client’s customers. Navy Federal employees prepared for the implementation by using parallel processes. The processor would complete a call using MSP and then go through the same call using a test region of MAGNIFIDE MSP to become acclimated to the new environment. Using MSP and MAGNIFIDE MSP simultaneously has not presented any difficulties for Navy Federal as evidenced by FIS’ PowerCell team receiving minimal calls from Navy Federal requesting additional support.

Likewise, having both a dedicated room and resources dedicated to the implementation proved beneficial for the test and pre-implementation activities. “The implementation to MAGNIFIDE MSP ran so smoothly,” said Kihl. “The biggest thing we had to worry about on production day was what time we were going to cut the cake and when lunch was being delivered.”

## mSP

### ENHANCEMENT REVIEWS

#### LandAmerica Tax Outsourcing (IP 1946, MSP 06-04)

This optional enhancement provides the interface and reporting required to support the mortgage industry’s tax function in an outsourcing environment. This optional enhancement provides a daily update file identifying tax-related changes to your MSP system. In addition, the enhancement creates echo-back records identifying the status of all tax-related disbursement transactions submitted during the prior MSP processing cycle.

#### HUD27011 Form Update (FP 5155, IP 1949, MSP 06-06)

This fast-path enhancement updates the HUD 27011 form, minimizing possible auditing issues. The system-generated HUD form 27011 now conforms to HUD’s requirements and minimizes possible audit issues.

#### CVI Insurance (IP 1923, MSP 06-07)

This optional enhancement enables you to support or service loans with collateral evaluation insurance (CVI).

## Leaders in Mortgage Technology Form FIS Advisory Committee

At the 23<sup>rd</sup> Annual Information Exchange, 25 technology experts formed the FIS Technology Advisory Committee (TAC). The committee is made up of chief information officers, chief technology officers and similar technology executives of FIS clients.

The primary objective of this committee is to facilitate discussion of technology trends, challenges and opportunities as they pertain to mortgage servicing and to promote networking and communication between and among FIS and IT directors. FIS will maintain an open channel of communication with the committee and provide updates on the progress of current technology initiatives.

“By bringing together the technology experts in the mortgage servicing industry, FIS will gain valuable input into its technology initiatives,” said Joe Nackashi, chief technology officer and FIS

liaison to the TAC. “We will solicit advice from the TAC regarding future technology investments to ensure we are moving in a direction consistent with client needs.”

John Deptula, First Horizon, is chairing the committee. The committee will also work closely with the Mortgage Advisory Board, and Brent Rasmussen, Select Portfolio Servicing, will serve as a liaison between the two groups.

“With the hard work and honest communication of our charter TAC members, this committee will provide valuable insight into FIS’ technology direction,” said Nackashi. “I want to offer a special thanks to John and Brent for their leadership roles in this inaugural year of the Technology Advisory Committee.”

## The Voice of PowerCell®



Andy Bragg

Do you call PowerCell®? If so, do you recognize the voice that greets you and provides you with the options? The voice belongs to PowerCell’s very own Andy Bragg, manager of the Western Central PowerCell. Andy has been the “voice of PowerCell” for several years. Many years ago, he “auditioned” for PowerCell “greeter.” PowerCell management was looking for a certain sound, pleasing to the ear – not high-pitched, no fast-

talkers and no strong accent. After listening to many voices, Andy was chosen. He has the smooth tone and clear enunciation needed for this speaking role.

Andy has recorded all the messages for the PowerCell phone system. When changes are made that impact the phone system, only those

parts of the system have to be re-recorded. This could be a small piece, such as the initial greeting (when the company name changed to FIS) or it could be much larger (as it was with the implementation of speech recognition – options had to be re-recorded, so callers were aware they could speak the option or continue to use the phone keypad).

### About the Western Central PowerCell

As manager of the Western Central PowerCell, Andy’s team supports FIS customers in the Western part of the U.S., including Alaska and Hawaii. This PowerCell has two support teams and works a split shift. One group works from 9:00 a.m. to 6:00 p.m. (Eastern time) and the second works 11:00 a.m. to 8:00 p.m. (Eastern time). The Western Central PowerCell recently extended the hours to 8:00 p.m. at the request of those customers. Andy saw the need for an additional hour and agreed to extend support hours. Though the Western Central PowerCell closes at 8:00 p.m., Operations and Technical support is available via the Extended Support team 24 hours a day.

# FIS' Feature Presentation: Solutions for Success Premieres at the 23<sup>rd</sup> Annual Information Exchange

The 23<sup>rd</sup> Annual Information Exchange (IE) was held April 30 – May 3 in Orlando, Fla. at the World Center Marriott Resort. IE is an annual conference that brings FIS employees, clients and business partners together to exchange ideas and learn more about FIS' offerings. The theme for this year's conference was *FIS' Feature Presentation: Solutions for Success*.

More than 800 attendees participated in a variety of product and functional advisory meetings; attended informative sessions of FIS' products, services and strategic direction; and explored the Solutions Expo – the conference exhibit hall – that highlights FIS products and business partner solutions.

## Sneak Preview

On Sunday, FIS opened up the Solutions Expo, the conference exhibit hall, to attendees for a "Sneak Preview" reception. Attendees enjoyed the Hollywood-style hors d'oeuvres and drinks as they explored the Solutions Expo for the first time.

Throughout the day on Sunday and Monday, product user groups and functional advisory committees met to discuss future FIS product strategy.



Attendees get their first look at the Solutions Expo during the Sneak Preview Reception.



New FIS CEO Lee Kennedy speaks at the Opening Session.

## Premiere

New FIS CEO Lee Kennedy kicked off IE at the Opening Session, where he welcomed attendees and gave a brief update on the direction of FIS. Then, Bob Eubanks, former host of the Newlywed Show, entertained the crowd with his "Power of Partnerships" presentation. Eubanks looked at how to maintain a balance between people skills and the

rapid growth of technology. He interspersed several clips from the Newlywed Game to illustrate his points and had the audience laughing in their seats.

Following the Opening Session, the Solutions Expo was opened for the "Premiere" reception. Attendees enjoyed movie snacks including freshly popped popcorn and movie candies. Attendees were also invited to play the "Star Search" game to qualify for four American Express \$100 gift certificates. To be eligible, attendees took their "map of the exhibitors" to each booth and got a star from each exhibitor. Completed cards were entered into the drawing.



Conference attendees participating in the Star Search Game.

## Solutions for Success

FIS executives invited attendees to a breakfast on Tuesday morning where they provided updates on various products and services. In addition, the new chair of the Mortgage Advisory Board, Randy Chestnut of Bank of America, was introduced. Randy will serve a two-year term as chair and replaces Ralene Ruyle of EMC Mortgage.



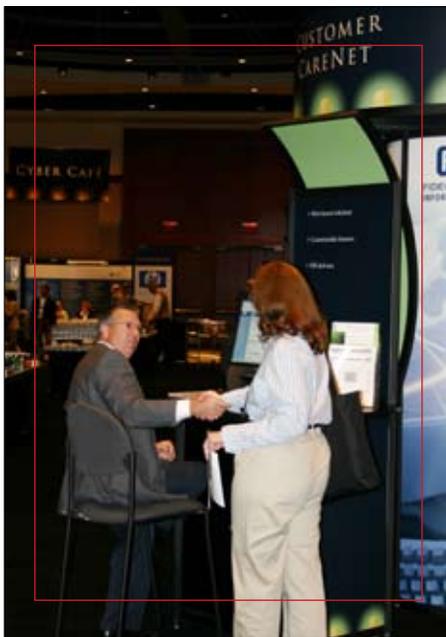
*Conference attendees enjoy a session.*

Following the breakfast, FIS presented more than 25 informative sessions, labs and information exchanges on FIS products and services, including MAGNIFIDE MSP, home equity lines of credit, compliance issues and FIS Mortgage Campus. The Hollywood theme was evident in the sessions – here are just a few examples:

- Customer CareNet's "Field of Dreams" – We Built It, Come See It
- Default Duo – Showdown of the Stars
- Investor FAC Rolls out the Red Carpet

Prizes were drawn from the completed evaluation forms, and FIS will use this feedback to make the 24<sup>th</sup> Annual Information Exchange even better.

In the Solutions Expo, FIS products were on display in Center Stage for hands-on demonstrations. This gave attendees an opportunity to see products first-hand and talk one-on-one with product experts.



*Conference attendees get hands-on demo in the Solutions Expo.*

Surrounding Center Stage were various business partners offering products and services that provide support and efficiencies to the mortgage industry.

## Party on New York Street

Tuesday evening, attendees enjoyed the conference party – Party on New York Street – at Universal Studios. Several attractions, including Shrek 4-D, Twister and the Mummy were open for riding, and many people took advantage of the free play at the arcade. A DJ played all night for everyone's dancing enjoyment.

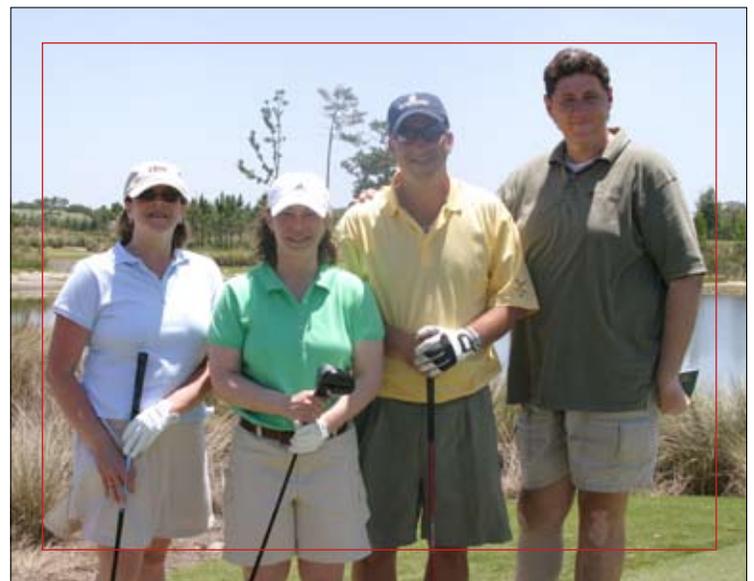


*Attendees enjoy the Blues Brothers performance – one of the many attractions of the conference party at Universal Studios.*

## Wrapping it Up

Following the sessions on Wednesday, many gathered for an afternoon of golf at Grande Pines golf course.

Plans are already underway for the 24<sup>th</sup> Annual Information Exchange, and FIS looks forward to sharing more solutions for your success.



*Attendees relax with a round of golf at Grande Pines.*

# ***CMS Designation Gains Momentum in the Mortgage Servicing Industry***

As more mortgage lenders have turned their focus on loan servicing, FIS and CampusMBA, the educational arm of the Mortgage Bankers Association, partnered in late 2004 to create the Certified Mortgage Servicer (CMS) designation. This designation fills a previous education gap in the industry for mortgage servicers. The CMS is designed to provide servicing professionals with a prescribed path toward recognition for their commitment to the industry through training and experience.

FIS partnered with CampusMBA to create much of the CMS course work, and a little over a year later, that course work and the associated exams are now complete for all levels and tracks of the CMS designation. To date, there are more than 875 people registered for the CMS program.

CampusMBA recently interviewed Steven Frie, director, Standard & Poor's, on his experience pursuing the CMS. Frie has completed the Servicing: Loan Administration Achievement Certificate, Level I of the CMS program. Below are parts of this interview.

**CampusMBA:**  
*Hi Steve. Thanks for taking the time to answer our questions. To get started, tell us about yourself.*

**Frie:**  
I have been employed in the mortgage industry since 1987. My initial work experience entailed working for a large GNMA issuer, followed by a smaller firm that acquired/serviced mortgage loans from banks and S&Ls seized by the FDIC/RTC. I later became involved with master servicing through CitiCorp Securities Inc., and have now been working at Standard & Poor's for approximately 10 years. I am in the servicer evaluation unit, which is a group that performs reviews of residential, commercial and asset-backed companies. I specifically focus on the consumer side of the business related to residential and asset-backed loans.

**CampusMBA:**  
*How did you learn about the Certified Mortgage Servicer (CMS) program? What track are you in currently and at what level?*

**Frie:**  
I learned about the CMS program through the *IndustryCampus* newsletter and did additional research on the CampusMBA Web site. I recently registered for the Servicing: Loan Administration Professional Certificate Program (CMS Level II), and plan to start my first course hopefully this week. I also plan to attend the May 2006 Best Practices: Loan Administration session in Orlando to complete the courses required for CMS Level III.

**CampusMBA:**  
*What motivated you to enter this program?*

**Frie:**  
I was motivated to become further educated about the specifics of all aspects of loan servicing. Despite my industry experience, I think it is important to always remain fully cognizant of industry changes and regulations, and to understand precisely each process involved in mortgage servicing. All too often we take for granted our level of expertise, many times without fully understanding the more specific details involved with servicing a mortgage. In other words, we sometimes look at the process from a more generalized overview instead of taking "the devil is in the details" approach.

I also feel you are never too old or experienced to learn something new or refresh your memory about the difficulties involved with mortgage servicing, which many outsiders still feel is nothing more than processing payments and paying taxes/insurance.

**CampusMBA:**  
*How do you feel the program has enhanced your job performance or professional development since enrolling? What do you expect as a result of your completion of the program?*

**Frie:**  
The program has been a pleasant surprise to me, in that it has reacquainted me with many of the more specific processes involved with mortgage servicing from a departmental, and in many cases, function-specific basis. I have been in the industry for some time now, although not involved with primary servicing for many years; this experience has allowed me to gain a greater appreciation

for the hard work performed by management and staff in a company. It has also assisted me in my reviews by providing additional questions to ask a company about a specific process.

Overall, when a person completes this program, he or she will be well-rounded in all aspects of mortgage servicing, a task that is not easy given the complexity of mortgage servicing. My boss is very enthusiastic and supportive about my candidacy, as all management should be about a program of this nature.

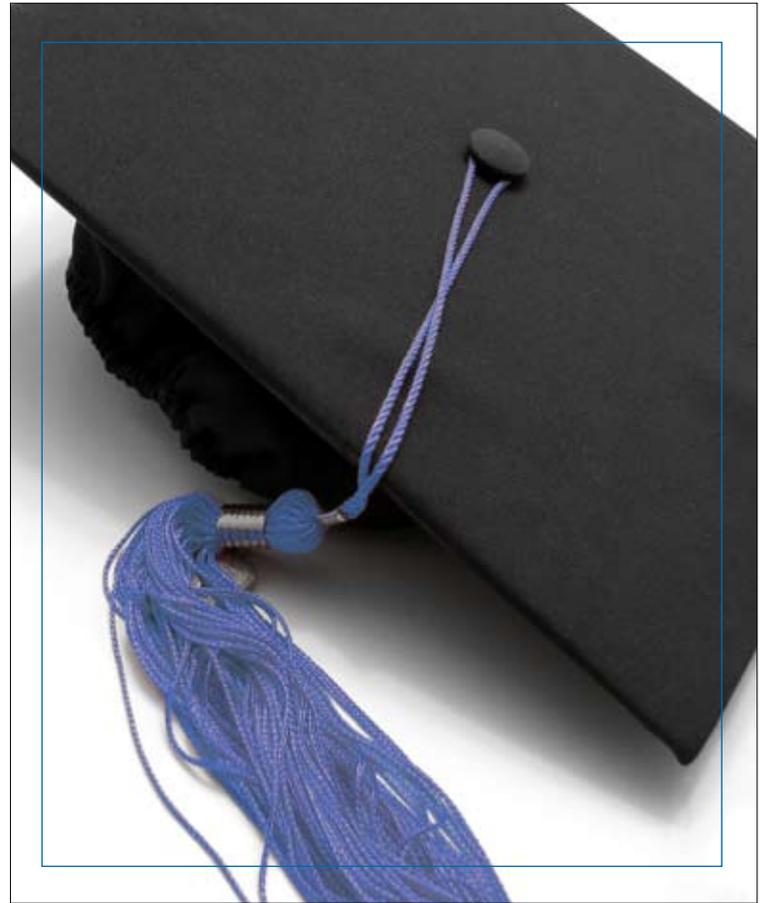
#### **CampusMBA:**

***Do you have any advice for those interested in the program?***

#### **Frie:**

I would strongly encourage people to register for the program from both educational and career advancement perspectives. Learning is the key to success!

More information on the CMS is available at [www.campusmba.org](http://www.campusmba.org) or by calling 202.557.2763.



## ***Survey Shows Sustained Customer Satisfaction***

The 2006 Customer Satisfaction Survey results are in, and according to our customers, FIS maintained an overall satisfaction score of 5.0 out of 6.0 – the same as last year. Ninety-seven percent of all customers responded to the survey.

Respondents agree that one of FIS' significant improvements in the past year was in MSP custom programming. Scores for this service have continued to increase year-over-year. This year, it received higher ratings for every question and achieved an overall score of 5.0 out of 6.0 for the first time.

Consistent with last year, FIS' senior management and PowerCell® received high ratings. Respondents indicated that senior management understands the mortgage industry and communicates effectively. They also agreed that PowerCell values them as customers and works as a team to meet their expectations.

New to the survey were questions regarding Customer CareNet custom programming and Chief Technology Office services – both of which received positive feedback. Questions regarding product direction were also added, and respondents indicated that they understand the strategy for MSP and have the ability to provide input into product direction.

Although FIS maintained its overall ratings for product design and product direction this year, respondents indicated FIS has improvement opportunities, especially in demonstrating its commitment to MAGNIFIDE MSP and in timely response to industry changes.

FIS will be holding internal workshops to review and analyze the results from the customer satisfaction survey this summer. All departments will set goals to maintain a high level of customer satisfaction and focus on areas where improvement is needed.

# ***Clients Say Good Bye and Good Luck to Hugh Harris, Welcome Dan Scheuble***

I have enjoyed my time with FIS, and have appreciated the opportunities this role has provided me to work with you, to better understand your business and to be a part of a company as committed to its technology and meeting the needs of its customers as FIS. Thank you for your business, friendship and support.

*Hugh R. Harris*

It has been truly a privilege to work with you and your Executive Team. We have made much progress in our relationship and partnership. I wish you well on whatever journey you now take.

*Shawn E. Schossow, Wells Fargo*

Congratulations seems like such an understatement for someone of your accomplishments. You must certainly look back with enormous pride for the impact you have made on our industry and community. I suspect you will continue to be active in the business and look forward to where that will lead.

*Ray Barbone, ABN AMRO*



Congratulations to you and thanks for all you did to help with the transition from Alltel to FIS. I hope you have some well deserved trips planned with your family and some quality "down time" for yourself. This business is great and rewarding but also VERY demanding. Wishing you the best.

*Ralene Ruyle, EMC Mortgage*

You provided wise and steady direction to FIS right after the transition. That's always the tricky part – stabilizing and improving a company right after an acquisition. You handled it with much class, showing a real concern for your people. I am glad to learn that you have selected Dan as your replacement. He is a real talent.

*Randy Chestnut, Bank of America*