



Chase Selects MSP to Service Its Mortgage Portfolio



FIDELITY NATIONAL
INFORMATION SERVICES

Chase, the consumer brand of JP Morgan Chase & Co. (NYSE: JPM), recently selected FIS' Mortgage Servicing Package (MSP) to replace and upgrade the multiple legacy software platforms it uses to service its \$600 billion portfolio.

"We continue to invest in our core mortgage business to improve loan servicing for both customers and other mortgage originators," said Scott Powell, executive vice president of Chase. Chase services its own loan portfolio as well as provides servicing for third-party loans.

The Conversion

As an industry leader, Chase offers a comprehensive range of home finance products and services to meet customer needs. It originated \$128 billion in mortgage loans and \$54 billion in home equity lines and loans in 2005, ranking it among the largest mortgage originators in the country. It also purchases servicing rights to mortgage portfolios.

Over the next two years, Chase will convert from multiple servicing platforms to MSP, resulting in more streamlined business

processes, faster rollout and better support for new products. The updated system also will reduce costs, handle larger volumes and improve disaster recovery capability.

FIS' Commitment

With more than 1,200 employees dedicated to mortgage servicing, FIS offers a great pool of talent to complement its superior technology system. By adding Chase to MSP, FIS extends its market share lead in all loan types, including A-paper, subprime, seconds, HELOCs and private label. Furthermore, it is increasing its active loan count by 14 percent.

"We look forward to helping Chase leverage the MSP system to improve the value it delivers to customers and to supporting the company's continued growth," said Dan Scheuble, president of FIS' Mortgage Processing Services division.

Three of the top four mortgage servicers now use MSP to service their loans.

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PRESIDENT'S MESSAGE

Dan Scheuble, President, Fidelity National Information Services, Mortgage Servicing division



Momentum can be defined as the force of motion, and FIS has definitely been in motion this year.

Chase Conversion

Recently, Chase selected MSP to service its \$600-billion portfolio of mortgage loans. This is just another example of FIS' commitment to providing the industry with the best servicing system. Since FIS' acquisition of MSP, all existing clients have renewed their contracts, and we have won every significant new market opportunity. We continue to be committed to enhancing MSP and developing MAGNIFIDE MSP™ to meet all of your growing needs.

Mortgage Web Services

Mortgage Web Services, FIS' platform for providing data on demand, recently surpassed the 100-million-transaction milestone, year to date. Mortgage Web Services is providing clients and business partners with a strategic advantage in the market. Users are finding new applications for Mortgage Web Services on a regular basis, further increasing the benefits of this platform. More information on Mortgage Web Services can be found on page 3.

Certified Mortgage Servicer Designation

Momentum continues to build behind the Certified Mortgage Servicer designation. We partnered with CampusMBA a little more than a year ago to fill an educational void in the servicing industry. We honored the inaugural graduates last month and now have more than 1,000 participants signed up for this designation.

Townhall Meetings

A few weeks ago, I hosted a townhall meeting conference call. I appreciate the many clients who listened and posed questions. A recording of the call is posted on the PowerCell Web site (<https://portal.fnfismd.com>) if you would like to listen. I will host these calls on a quarterly basis and look forward to sharing our direction with you and hearing your questions. We will continue to take questions at the end of the call, as well as solicit questions/topics from you prior to the call.

Thank you for your support in 2006, and we look forward to continuing our momentum with you in 2007.

momentum®

NEWS ABOUT MORTGAGE
SERVICING IN MOTION

FIS' Mortgage Web Services Surpasses 100 Million Transactions

Adoption of Mortgage Web Services continues to increase among MSP lenders and business partners. The platform that delivers data and services on demand surpassed the 100-million-transaction mark in October, reflecting the accelerated pace of adoption. This milestone was driven by a growing base of clients embracing Mortgage Web Services as well as the increase in applications utilizing Web services.



“We have seen a dramatic increase in the depth and breadth of Mortgage Web Services usage over the last 10 months,” said Dan Scheuble, president of FIS' Mortgage Servicing division. “Lenders and their business partners are finding tangible value in the performance, flexibility and reliability of Mortgage Web Services to sustain competitive advantage.”

The Appeal of Mortgage Web Services

The heightened interest in Mortgage Web Services has been influenced by the positive experiences of early adopters. The interactive, on-demand features of Mortgage Web Services extend the capabilities of integrated platforms to benefit customers using self-service channels, loan servicing and customer service personnel using mortgage and bank systems, and outsourcers who rely on proprietary software to deliver their specialized services.

Because of the open standards used to facilitate the real-time flow of loan-level data between MSP and integrated systems – namely standard transfer protocols (HTTPS) and interfaces (SOAP/XML) – any application is a candidate for Mortgage Web Services integration. The promise of enhanced service delivery has been demonstrated by early adopters with a variety of applications ranging from consumer Web sites, interactive voice response systems

and teller platforms to call centers and default, payoff and payment applications.

Client Testimonials

EMC Mortgage Corporation, a subsidiary of Bear Stearns, uses FIS' Mortgage Web Services to create a self-service menu for its clients. “Our customers are able to request payment histories, capture notes and tracking numbers, and perform other tasks that improve efficiency and response time,” said Barbara Beckham, vice president of Business Solutions, EMC Mortgage Corporation. “The combination of speed and additional data sourced has reduced calls transferred to customer service representatives, enabling them to handle the calls that require additional assistance.”

Ventanex, an electronic cash management provider, adopted Mortgage Web Services to meet the payment processing needs of mutual Ventanex and MSP clients. According to

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

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Chris Sanders, chief operating officer for Ventanex, "We eagerly participated with FIS' beta testing, and we are now in full-gear production, processing the vast majority of our payment transactions with the support of Web Services and with a goal of 100 percent by the end of 2006. Simply put, Mortgage Web Services has provided access to a reliable, scalable and lightning-fast data exchange platform, enabling Ventanex to deliver highly configurable, robust and

client-specific payment processing solutions that interact in real time with MSP. The combined technologies lower drastically the servicer's overall costs associated with processing borrower payments."

For more information on FIS' Mortgage Web Services, visit <http://FISMortgageWebServices.com> or contact your Account Director.

Create Connections at the 24th Annual Information Exchange

FIS is hosting the 24th Annual Information Exchange (IE) April 15 – 18, 2007, at the Orlando World Center Marriot Resort. The theme for this year's conference is "Creating Connections: Leadership. Technology. Results."

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

Sunday

On Sunday, April 15, select committees and user groups will meet in the afternoon. That evening, FIS is hosting a reception in the Solutions Expo, the conference exhibit hall. Take advantage of this opportunity to get a first glance at FIS products and services, talk with business partners and create connections with other conference attendees.

Monday

The Solutions Expo will be open all day on Monday, April 16, and select committees and user groups will meet. That evening, FIS will host the Opening Session, followed by a reception in the Solutions Expo.



Tuesday and Wednesday

On Tuesday, April 17, the day begins with a breakfast and General Session, at which FIS executives will provide an update on the direction of the company and its products. You will also be able to choose to attend up to six breakout sessions – four on Tuesday and two on Wednesday. A full list of sessions will be available in early 2007.

Tuesday night, FIS will host its annual conference party. More exciting details to come soon. At the conclusion of session on Wednesday, April 18, FIS will host the IE golf tournament at Hawks Landing Golf Club, located on the Marriott property.

More Information

Mark your calendar now to attend this exciting conference and create more industry connections. Look for registration materials and additional details to arrive in early 2007. Questions can be sent to information.exchange@fnf.com.

creating connections

leadership. technology. results.



24th
ANNUAL INFORMATION EXCHANGE
April 15 - 18, 2007



FIDELITY NATIONAL
INFORMATION SERVICES

FNF Capital Offers Customized, Competitive IT Leasing Solutions

One of the benefits of being a Fidelity National Information Services client is access to FIS' customized and cost-effective products and services. FNF Capital is a key resource for mortgage companies and banks considering technology equipment acquisitions.

Whether you are acquiring a single copier, replacing office furniture or making significant technology upgrades, FNF Capital is available to handle all of your leasing needs. A subsidiary of Fidelity National Information Services, FNF Capital is a national lessor with extensive experience in creating customized leasing solutions. The company offers leasing programs for equipment acquisitions of all sizes, from a single copier to servers and communication networks.

"FNF Capital offers lease flexibility and customization to accommodate technology change," said Mike O'Hare, vice president of sales and marketing of FNF Capital. "We can package all hardware, software, installation, maintenance and services into one consolidated lease."

In addition to the financial benefits of leasing, FNF Capital provides its customers with the same excellent service that you are accustomed to as an FIS client. The company employs experienced team members who are available to answer your questions and guide you through each step of the leasing process.

Connect with the experts

Leasing is a fast and easy way to obtain equipment. To learn more, contact your Account Director, or visit www.fnfcapital.com.

FNF Capital provides customized leasing options for anything you need to operate your business at top performance, including:

- ***Servers***
- ***Computers***
- ***Printers***
- ***Fax machines***
- ***Copiers***
- ***Communication/phone systems***
- ***Office furniture***
- ***And more***

American Home Bank Signs Multiyear Contract Extension for MSP

American Home Bank, N.A., Central Pennsylvania's fastest-growing company in 2005, recently signed a multiyear contract extension for FIS' Mortgage Servicing Package (MSP).

"MSP is the best servicing system available," said Susan Reinard, assistant vice president of American Home Bank. "FIS has great relationships within the mortgage industry that keep its staff up to date on new requirements. Because FIS enhances MSP accordingly, we are able to easily react to the ever-changing procedures."

MSP Clients Benefit from FIS Flood Services

Fast, reliable flood hazard information is essential to appraisals and the closing and servicing of mortgage loans. At the same time, however, the challenges of keeping up with complex and constantly shifting compliance regulations can leave you vulnerable to unnecessary risk and liability. In addition, flood maps change constantly, making it difficult to maintain accurate records.



FLOOD SERVICES
A DIVISION OF FIDELITY NATIONAL INFORMATION SERVICES™

FIS Flood Services protects you from needless risk by providing detailed, exceptionally accurate flood data in real time, based on the highest level of automation in the industry. FIS utilizes a complete set of FEMA Flood Maps, resulting in the most accurate and comprehensive coverage in the industry. FIS offers a full range of services to help you manage and protect your portfolio and remain well informed on flood compliance regulations and constant flood hazard status changes.

FIS Flood currently serves five of the top 10 lenders and tracks more than 32 million loans for map revisions.

Next-Generation Technology

Like FIS' flagship Mortgage Servicing Package (MSP), FIS Flood is a leader in technology. It has the highest automation rate in the industry – flood orders are typically delivered in seconds. When manual orders are required, they are completed in just a few hours. On those rare occasions that you need an order rushed, FIS completes those at no additional charge.

FIS Flood Services was the first company to use digital flood maps from FEMA, which enabled FIS to offer the most accurate and comprehensive geographic information system coverage possible, with higher hit rates and faster turnaround times. FIS combines the digital flood maps with property and geospatial data, interactive road layers, aerial images, and plat or parcel layers to determine the flood status of insurable improvements. FIS Flood clients also receive a free exclusive product – Flood CertMap. This is an aerial satellite map that

is provided when the property is in a flood zone. CertMap provides maximum detail and accuracy when flood insurance is required. In addition, CertMap has information for the borrower to obtain a free National Flood Insurance Program flood insurance quote.

WebCert, FIS' proprietary flood-determination ordering system, is exceptionally easy and efficient to use. It enables users to order flood zone determinations (FZDs), track order status and view completed orders online. FZDs can also be delivered via fax or e-mail. FIS' technology platform provides flood certifications in conjunction with other FIS products, giving you a single platform for requesting, tracking and receiving bundled real estate services.

Compliance

FIS has a strong corporate commitment to remaining compliant with government regulations, and MSP excels at this. FIS Flood does the same, using its proprietary program, Community and Map Status Information System (CAMSIS). This system ensures the latest, most accurate flood map information possible. CAMSIS maintains records of all current flood map information, consolidated from five government sources, and is updated daily.

FIS' compliance department provides prompt resolution of any disputed flood zone determinations. Disputes are reviewed on a rush basis by FIS' experienced, professional staff, who are focused solely on FEMA compliance and dispute resolution matters. These reviews are conducted without question or bias and at no additional charge.

The FIS Solution

After installing IP 1846, MSP allows lenders to track multiple flood providers. By adding FIS Flood, you gain pricing leverage, better performance metrics and mitigated risk.

FIS' Flood Services are integrated with other FIS industry-leading products, enabling you to further consolidate and simplify your operations by decreasing the number of vendors you need to manage. FIS Flood Services is currently integrated with Empower, FIS' loan origination system; Electronic Loan Interface (ELI), FIS' tool used to board loans to MSP; and MSP. For more information on FIS Flood Services, please contact your Account Director.

Customer CareNet 4.1 Now Available and BB&T Implements



At the 2006 Information Exchange, FIS introduced Customer CareNet (CCN) 4.1 in the session, "We Built It, Come See It." Following the presentations and demonstrations of this product, many clients commented that they were anxious to upgrade to CCN 4.1. The time has arrived. BB&T has successfully completed beta testing of CCN 4.1 and is now using it in production.

What is CCN?

Customer CareNet is a powerful FIS product that improves customer service by providing consumers with self-service access, extended availability and secure messaging for their mortgage information. It also reduces expenses for mortgage servicers by reducing call volume and mail, as well as providing process automation. Lastly, CCN increases brand awareness by providing servicers with a Web presence, targeted messaging and cross-selling opportunities.

Recent Enhancements

Just recently, CCN was enhanced with the Content Management Module (CMM) and secure messaging.

Content Management Module

With the CMM, administrative users are able to:

- Maintain a frequently asked questions (FAQ) page
- Create new Web pages
- Update header and footer information
- Insert hyperlinks
- Present generic/targeted messages

Secure Messaging

The Secure Messaging feature enables users to communicate with their consumers in a secure environment. Since traditional e-mail is unencrypted, CCN utilizes a secure connection, and sensitive consumer information is protected. With the Secure Messaging feature, consumers can send inquiries within CCN and receive e-mail alerts when a customer service representative responds. Following a consumer login, CCN will notify the consumer that they have unread messages.

Customer CareNet 4.1

CCN 4.1 introduces even more features to benefit both servicers and consumers. These include the integration of one-time drafting and loss mitigation functionality to update borrower financial data and establish repayment plans.

One-Time Drafting

The One-Time Drafting feature enables consumers to initiate a one-time draft by signing on to the Web site and making a payment. Because FIS does not charge clients fees for these payments, servicers are able to either reduce the fees they charge to their consumers or gain additional revenue by charging the fees.

Clients benefit from this feature as there are fewer calls coming into the call center. With the provision of an additional payment method, delinquency ratios are also lowered. Furthermore, because clients can leverage the MSP functionality through the DFT4 screen, the costs for one-time payments via external vendors are reduced. The One-Time Drafting feature significantly simplifies payment processing.

Loss Mitigation – Update Borrower Financial Data

With this functionality, clients use a Financial Data Administration page to set parameters to enable consumers to submit their financial data via the Internet. When consumers enter their data, it is automatically written to the DLQ3 screen in MSP.

Clients are able to provide their consumers with loss mitigation counseling information in an effort to educate them regarding available options to cure payment delinquency situations. Furthermore, users gain advance notice of potential delinquencies, can more easily establish repayment plans and have another tool to reduce delinquency ratios.

Loss Mitigation – Repayment Plans

This functionality provides a self-service, Web-based facility for delinquent consumers to set up repayment plans without contacting a customer service or collections representative. It also provides lenders with an additional method to reach out to delinquent consumers who are not reachable via telephone. Administrative users determine which loans are eligible for access to this functionality. Servicer delinquency ratios are lowered by using this functionality.

In addition, CCN 4.1 offers:

- Manage Configuration options for consumers in bankruptcy
- Enhanced Payoff Quote to include loans with prepayment penalties
- Customer service representative able to view 1098 year-end statement with consumer
- Enhanced private mortgage insurance page
- Improved display of real estate tax data
- Enhanced usability of the “Notify Me” options
- Improved display of fees

CCN 4.1 Implementation

CCN 4.1 was recently implemented at BB&T. “BB&T was excellent in helping us work through the new version of CCN and provided great insight to help us deliver it,” said Darlene Strickland, senior vice president of Implementations for FIS.

If you are interested in upgrading to or implementing CCN 4.1, contact your Account Director.



Preparing for Year-End Processing

2006 is quickly coming to an end, and FIS would like to remind you to complete your year-end processing checklist and to be aware of the year-end schedule.

Friday, December 29, 2006

Business as usual, with all systems and support available. Online availability ends at 11:00 p.m. (Eastern) for all processing clients. By this time, all end-of-day processing must be completed, and GOBOOKS must be submitted to FIS.

Saturday, December 30, 2006

Online availability from 7:00 a.m. – 6:00 p.m. (Eastern). All GOBOOKS must be submitted by 6:00 p.m.

Sunday, December 31, 2006

No online availability.

Monday, January 1, 2007

FIS will observe the New Year’s holiday. PowerCell® will provide emergency support via pager. Online availability by 7:00 a.m. (Eastern); however, there will be no processing scheduled.

Tuesday, January 2, 2007

Business as usual.

VRU and Internet Applications

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.

Passport Files

Clients wishing to execute Passport file formats against loans that will be purged in year-end processing must submit their file format request prior to the purge. For more information, contact your PowerCell Passport consultant by December 27, 2006.

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

FIS Graduates 13 Certified Mortgage Servicers

More than a year ago, FIS partnered with CampusMBA to create the Certified Mortgage Servicer (CMS) designation to recognize industry professionals who are experts in mortgage servicing. FIS and CampusMBA employees completed the coursework and exams a few months ago. In September, CampusMBA honored the inaugural graduates in Jacksonville, Fla.

“We are thrilled to recognize the first graduating class of the CMS designation and look forward to recognizing more as the CMS designation continues to gain precedence in the industry” said Jennifer Ridings, MBA’s director of designations and continuing education. “These graduates have proven their dedication to the mortgage servicing field, and as regulation in our industry increases, the CMS is an additional, voluntary credential that reflects professionalism.”

As a CMS, graduates have demonstrated knowledge of the servicing field, a high degree of professionalism and dedication. At the inaugural graduation, 13 FIS employees received their CMS designation in at least one of three tracks.

“We are quite proud that FIS graduated 13 Certified Mortgage Servicers at the recent CMS inaugural graduation,” said Cynthia FitzGerald, executive vice president of Customer Support and Services for FIS. “FIS is committed to having the industry’s mortgage servicing experts, and the number of participants we have in the CMS designation program is just one more example of this. We commend the CampusMBA for creating the CMS designation, and we were pleased to be a partner in bringing it to fruition.”

Marge Ptacek, senior mortgage banking consultant and recent CMS graduate, said, “By achieving my CMS in all three tracks, I can now provide FIS clients with a broader range of support in our consulting engagements. After completing the course work and seminars required by the CMS, designees obtain an elevated level of knowledge of the mortgage servicing industry.”

To learn more or enroll in the Certified Mortgage Servicer designation program, visit Professional Designations at www.campusmba.org or call 202.557.2763.

CMS Graduates

Loan Administration Track

Joseph Cobb
JoAnn Crook
Doug Hastie
Destinee Pratt
Marge Ptacek
Thomas Scott
Alison Shoemaker

Financial Controls, Investor Administration

Joseph Cobb
Lori Fletcher
Carol Garski
Roger Hearn
Marge Ptacek

Default Administration

Marcia Leibinger
Destinee Pratt
Marge Ptacek



CMS graduates, at the inaugural graduation ceremony on the FIS campus: Back row, left to right, are Jennifer Ridings (Campus MBA), JoAnn Crook, Carol Garski, Dan Scheuble (President), Marcia Leibinger, Cynthia FitzGerald (Executive Vice President) and Doug Hastie. Front row, left to right, are Roger Hearn, Marge Ptacek, Alison Shoemaker, Nancy Barnes, Destinee Pratt, Lori Fletcher and Sandra Cooper. Not pictured: Joseph Cobb and Thomas Scott

mSP

ENHANCEMENT REVIEWS

MSP Interface DOCX (IP 1958, MSP 06-14)

This optional enhancement provides external output file #2549 that is generated automatically when the system successfully processes transaction 081 (D-008). It is sent via EDI to DOCX to be used in conjunction with its lien release services.

Rate Field Expansion – UGI (EN3025, IP 1959, MSP 06-15)

This standard enhancement enables the automated billing process for United Guaranty Residential Insurance Company (UGI) to include renewal rates in the 9.999 format.

Fannie Mae Delinquency Status Code Changes (FP5160, IP 1969, MSP 06-17)

This fast-path enhancement enables you to comply with Fannie Mae's modified loss mitigation reporting system by making available delinquency status codes 12, 42 and 59 for Fannie Mae delinquency reporting.

GNMA ARM Pool Updates (EN3011, IP 1925, MSP 06-18)

This standard enhancement enables issuers to pool Ginnie Mae II hybrid ARM loans.

HUD 30 Day and DHHL Default Reporting (EN3028, IP 1962, MSP 06-19)

This standard enhancement enables you to comply with HUD mortgage letter 2006-15.

Year End 2006 ODDS (EN3030, MSP 06-20)

This standard enhancement uses existing infrastructure to translate and pass year-end data through the Output Data Distribution System (ODDS) for automated delivery. This allows year-end data the same controls and audits currently in place for daily FM output and decreases the risk of errors and omissions for remote MSP clients.

MSP Sensitive Data Blocking – Batch Reporting (IP 1954, MSP 06-21)

This optional enhancement enables you to minimize unauthorized access to sensitive MSP data, such as Social Security and tax ID numbers. Using the new Sensitive Data Workstation, you can select masking options for sensitive data that displays on batch reports.

Puerto Rico Year End Output (EN3029, IP 1966, MSP 06-22)

This optional enhancement enables you to meet the year-end reporting requirements of the Department of the Treasury for the Commonwealth of Puerto Rico (Hacienda).



At Fidelity National Information Services,
LEADERSHIP isn't a promise.



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Commitment. Investment. Leadership.

With more than half of the nation's mortgages serviced on Fidelity National Information Services' (FIS) Mortgage Servicing Package (MSP) platform, we understand that leadership requires performance. That's why our vision for tomorrow begins with powerful results today. FIS leverages professional services, award-winning customer support, strong R&D investments and proven technology to deliver mortgage servicing excellence.

Isn't that what leaders do?

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FIS Delivers.



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Your Opinion Please.....

FIS is considering making *Momentum* an online publication, which will enable us to include helpful links, podcasts and other interactive functionalities. We would like your feedback. If you have an opinion as to whether you receive *Momentum* in hard copy via the mail or as an online publication, please call 888.323.0310 and leave a message. Thank you!