*m*omentum

NEWS ABOUT MORTGAGE SERVICING IN MOTION

Re-architected Mortgage PhD® Creates Web Services Capability

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As many clients will recall, Fidelity originally launched Mortgage PhD as The Smart Exchange, providing online access to third-party data and service providers. The technology platform evolved over time with the integration of Fidelity's Mortgage Servicing Package (MSP), enabling payoff quotes to closing agents and broker price opinion (BPO) updates to MSP. A more significant milestone was recently achieved with the re-architecture of Mortgage PhD (version 4.1), featuring real-time data access and application integration capabilities using Web Services.

Web Services refers to a standards-based protocol for exchanging data which encourages interoperability between applications and programming languages. Web Services uses Extensible Markup Language (XML) as a foundation to facilitate a consistent set of message formats and routing protocols. Mortgage PhD's adoption of a service-oriented architecture promotes a consistent, one-stop shopping experience for accessing MSP data as well as the data and services of the Fidelity family of companies and a wide variety of other industry-leading service providers.

> ## *Is Mortgage PhD ...*
>
> (a)   a technology platform
> (b)   middleware
> (c)   data and services
>   on demand?
>
> ## Answer – all of the above!

Web Services Promotes Efficiency

From a business perspective, processors throughout the mortgage industry will greatly benefit from the Mortgage PhD middleware, which effectively makes data available to any application on demand. Using Web Services, Mortgage PhD enables plug-and-play application integration within your servicing organization, across your entire enterprise and with your business trading partners. Regardless of the integration points, Mortgage PhD facilitates real-time, loan-level data access to streamline processing.

Just Make a Call

MSP Web Services represent an integral, value-added component to Mortgage PhD. These are functionally organized groupings of MSP data that applications can call as an XML request one loan at a time, triggering an integrated, real-time XML response. For example, the Mortgage History Service is an MSP Web Service that could be called by a teller platform via the Mortgage PhD middleware. As a result, branch personnel could obtain the history of applied payments in response to customer inquiries in real-time. In a similar manner, the Payoff Quote Service (with client-defined rules and authorizations) could be called to quote payoff data to internal loan officers.

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PRESIDENT'S MESSAGE

Hugh Harris, President, Financial Services Technology Solutions division, Fidelity Information Services

As we begin 2005, I would like to share some exciting things that happened at Fidelity in 2004 and some of our plans for this year.

As you will see in the "Year-End Processing" article in this issue of *Momentum*, we completed all year-end processing four hours faster than we did last year, setting another company and industry record. As a result, all clients had access to their data first thing Saturday morning, Jan. 1. This success is the result of Fidelity employees working year-round with each of our clients to prepare for this event.

As you have seen at our many road shows and online demonstrations, we are hard at work on MAGNIFIDE[SM] MSP. This spring, we will begin to deliver MAGNIFIDE MSP: Collections, part of the Default functional area, to the first beta clients. While MAGNIFIDE MSP: Collections undergoes beta testing, our stellar development group will remain hard at work on the Loss Mitigation and Escrow functionalities.

As we continue to make progress developing the MAGNIFIDE MSP system, Fidelity remains committed to the Mortgage Servicing Package (MSP). We will continue to enhance MSP to meet regulatory and agency changes/requirements, as well as agreed-upon changes brought to light by clients through PowerCell. We will also continue to offer and maintain the MaxMilion suite of solutions.

Home equity lines of credit (HELOCs) are a constantly growing trend in the industry, and we are committed to making MSP the leading platform for servicing HELOCs. There will be several enhancements to HELOC servicing in 2005, including the much-anticipated credit card access.

I would like to invite everyone to attend the 22nd Annual Information Exchange, May 15 – 18, 2005. The conference will be held in Orlando, Fla., again this year, and we are working on many informative sessions and presentations for you, as well as some fun activities. Clients should be receiving registration information in the mail soon. I hope to see you there.

Finally, as many of you have heard, Fidelity National Financial (FNF) announced that it would re-capitalize Fidelity National Information Services (FIS), including the Mortgage Servicing division, in December. I want to assure you that there will be no changes in the products or services that you receive from us. We will continue to be a division of FNF, and FNF will continue to make investments in technology as previously announced, including a multimillion dollar investment in MAGNIFIDE MSP.

I look forward to working with you throughout the year, and I thank you for your continued support of our company. ☙

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Mortgage PhD Cont. from pg 1

Authorized closing agents could call the Third Payoff Quote Service (TPPQ) for payoff data. See "TPPQ" featured on page 4.

In-house systems can also use MSP Web Services to update MSP. MSP Web Services have one or more operations associated with them. These operations enable applications to read, add, update and delete MSP data. Currently, 24 MSP Web Services are in production, and as additional services are developed, they will be released via Mortgage PhD.

Where Data Meets Logic

The platform is a particularly useful alternative to screen scraping for feeding data to and from propriety applications. In practical terms, Mortgage PhD now provides a more flexible means to couple data and the business logic embedded within MSP to solve processing needs.

The interoperability of MSP Web Services means that Mortgage PhD can function as the enterprise application integration layer for MSP clients and their business partners. The open standards allow data and applications to interact without reliance on any single proprietary technology.

Third-party data and services available through Mortgage PhD are now also exposed as MSP Web Services to facilitate application integration. Like MSP Web Services, third-party Web Services will grow over time and will gradually expand clients' operational economies of scale.

Mortgage PhD has evolved dramatically since its launch, and is now better described as Data and Services on Demand. The new tagline speaks to Fidelity's commitment to create the most comprehensive and flexible technology platform in the industry for accessing and integrating mortgage data in real-time. However you refer to it, what is most important is that Mortgage PhD now provides real-time data access and is on track to lower integration costs and promote business process re-engineering.

To access detailed business and technical documentation about MSP Services, go to *http://mspservices.mortgagephd.com*.

Third Party Payoff Quote Service Features
Mortgage PhD®

As the middleware between the Mortgage Servicing Package (MSP) and third parties, Mortgage PhD creates a central channel for MSP clients to provide payoff quotes to authorized third parties, and for title companies and closing agents throughout the industry to retrieve this same data in a consistent, automated manner.

The Third Party Payoff Quote (TPPQ) Service is an MSP Web Service that third parties can request from Mortgage PhD. The TPPQ Service retrieves payoff data from MSP and the data is exposed using Web Service technology. Data is presented to third parties, subject to custom payoff rules and authorizations.

When MSP clients (as providers of payoff data) implement the TPPQ Service, they will work with Fidelity to define configurable third-party payoff rules and authorizations. As a baseline, the default values from the MSP Payoff Workstation are used to generate the payoff quote. MSP clients can tailor restrictions outside the parameters of the baseline as well as exception criteria, at their discretion.

Both MSP clients and authorized third parties will realize numerous efficiencies from using the TPPQ Service:

- Staff dedicated to quoting payoffs will be free to perform more pressing operational tasks.
- Associated phone and fax communication costs will be reduced.
- Customer service will improve with accelerated turnaround times and consistent delivery of payoff data, enabling settlement agents to obtain or update payoff quotes at loan closing.
- The TPPQ Service enables MSP clients to retain control of third-party payoff quote policies and authorizations.

Fidelity's goal is to position Mortgage PhD as the single channel where all third parties are directed to obtain payoff quotes, benefiting from a standardized order process and common look and feel that spans the entire industry. Both requestors and providers of payoff quotes will realize time and cost savings, which will grow exponentially as more and more industry partners embrace Mortgage PhD as the channel of first choice for data and services on demand.

Fidelity's Fritz Koenig Awarded Certified Mortgage Banker Designation

The Mortgage Bankers Association (MBA) recently awarded its Certified Mortgage Banker (CMB) designation to Fidelity's Fritz Koenig, a consulting analyst. Koenig was one of 90 mortgage professionals awarded this designation.

"I have been involved with the MBA as a client and with Fidelity," said Koenig. "I noted that the CMB designation was awarded to various industry leaders and felt it was something to aspire to."

CMB candidates must amass 150 points, as well as sit for a six-hour written exam and a one-hour oral exam conducted by a panel of Certified Mortgage Bankers.

Fritz Koenig

"The CMB designation is the pinnacle of dedication, excellence and integrity in the mortgage lending industry, and these recipients should be very proud of their achievement," said Michael Petrie, chairman of the MBA. "Acquiring the designation is demanding, and requires a broad knowledge of real estate finance. These professionals are the leaders in the industry and not only create a higher standard of professionalism, but help to mold the industry's future."

FNF Announces Leveraged Recapitalization for Fidelity National Information Services, Inc.

Fidelity National Financial (FNF) recently announced that it would recapitalize its Fidelity National Information Services, Inc. (FIS) division, including the Mortgage Servicing division. The recapitalization will change the way FIS is financed; however, there will be no changes to the operations, support, products or services in the Mortgage Servicing division. FNF will continue to make investments in technology as previously announced, including a multimillion dollar investment in MAGNIFIDE MSP. FIS' focus will remain on helping clients reduce total servicing costs, mitigate risks and increase revenue opportunities.

As part of the recapitalization, FIS has signed a letter of intent to sell a 25 percent minority equity interest in its common stock to Thomas H. Lee Partners, L.P. (THL) and Texas Pacific Group (TPG). Bill Foley will remain chairman and chief executive officer of FIS, and FIS will continue to be a division of FNF. FNF will maintain complete management control over FIS.

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msp
ENHANCEMENT REVIEWS

Borrower Notification for FACT Act (IP 1877, FP5139, MSP 04-42)
This fast-path enhancement complies with revisions to Regulation V, outlined in section 217 of the Fair and Accurate Credit Transactions (FACT) Act of 2003. It modifies the system to automatically identify and select loans when negative information is furnished to credit agencies and includes them on external output file #2288 for third-party vendor processing.

951/14L Limit Increase (EN2994, MSP 04-43)
This standard enhancement increases the maximum number of requests the system can process for transaction 951/14L from 300 requests per day to 2,000 requests per day.

TeleVoice Improves GreenPoint's Customer Satisfaction and Company Efficiency

Fidelity recently helped GreenPoint Mortgage Funding, Inc. increase its customer satisfaction and customer efficiency with a comprehensive IVR solution. GreenPoint Mortgage Funding, Inc., is headquartered in Novato, Calif. with mortgage servicing based in Columbus, Ga. It is a wholly owned subsidiary of GreenPoint Financial Corp. and originates a wide variety of exclusively "A" quality loans, including agency qualifying loans and Jumbo A loans, and specializes in Alternative A (Alt A) mortgages. GreenPoint services approximately 250,000 loans with an outstanding principal balance of more than $35 billion.

Helping Meet Customer Service Needs

GreenPoint's existing interactive voice response (IVR) system was not effectively meeting its customer service needs. Customers were calling GreenPoint for routine information, but less than 15 percent of the customers were getting the answers they needed from the IVR system. Most were opting out of the IVR to speak with a customer service representative (CSR). Customers complained that the IVR lacked quality options to meet their needs. As a result, more CSRs were needed to answer customer questions, and GreenPoint was forced to employ additional staff.

Furthermore, since customers had to listen to the IVR, then opt-out, wait for a CSR and repeat their inquiries, it took much longer to get the information they needed. Customers were very frustrated by the time they reached a CSR and were frequently dissatisfied.

"Our customer service department was not operating effectively. Clients were calling and not getting the answers they needed in a timely fashion. Valuable CSR time was being consumed by responding to inquiries that could have been automated," Linda Story-Daw, vice president of GreenPoint said. "We needed a system that quickly responded to customers' needs."

Fidelity has partnered with TeleVoice, Inc. for almost 20 years to provide an effective IVR solution for Fidelity's Mortgage Servicing Package (MSP) clients. Fidelity worked with GreenPoint to implement a TeleVoice IVR solution. Together, they selected and prioritized options to best serve GreenPoint's customers' needs. Customers now have a more effective IVR system to access immediate, secure loan-related information at their convenience.

"With TeleVoice, our customers are getting what they want quickly without having to wait for an available CSR. In fact, we have seen a dramatic increase in IVR utilization from less than 15 percent with our previous IVR system to almost 40 percent with the TeleVoice IVR," according to Story-Daw.

Meeting the Demand

GreenPoint's IVR ports were frequently tied up with customers making payments by phone because Greenpoint's IVR system was conferencing calls to their third-party vendors when needed. For example, if a customer called to make a payment by phone, the IVR would conference in the vendor, tying up an IVR port for an extended period of time. There were not enough lines to meet customer demands.

"We were debating what to do about our shortage of ports. We did not want to pay the added costs for additional ports, but we needed to do something to ensure calls were getting through from customers," said Everett Miller, vice president, senior IT manager at GreenPoint.

FIDELITY/TELEVOICE SOLUTIONS

- **Improved customer service automation system**
- **Increased customer satisfaction**
- **Higher customer service levels**
- **Increased productivity**
- **Lower costs**

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Because Fidelity's TeleVoice solution transfers calls to the third-party vendor rather than conferencing in the third party, the IVR port is released for the next call. In addition, the third party has access to the information provided to TeleVoice, so the response time is lessened.

Increasing Efficiency, Customer Satisfaction
After GreenPoint implemented Fidelity's TeleVoice, fewer calls were routed to GreenPoint's CSRs, customers were happier and there was increased utilization of the IVR. Before leveraging TeleVoice, less than 15 percent of customers were receiving answers from GreenPoint's IVR. Today, with Fidelity's TeleVoice, approximately 40 percent of GreenPoint's customers are getting the information they need without having to engage CSRs. Customers are able to access more than 120 types of loan-specific

information, including principal balance, payoff date and last payment application, without the assistance of a CSR.

GreenPoint can employ less staff in the call centers, reducing costs and improving efficiency. Also, GreenPoint's current IVR ports are able to meet the incoming call needs. GreenPoint no longer has to consider the added expense of additional ports. As a result, GreenPoint was able to increase its customer service without expanding its customer service department or increasing costs.

"With TeleVoice, many of our customer service issues have been resolved. Our customers are happier and our CSRs are able to focus their time on more complex problems," said Story-Daw.

New Look and Format for MAGNIFIDE Update

Based on client feedback, *MAGNIFIDE Update*, a monthly publication that Fidelity began distributing electronically in July 2004, is undergoing a makeover. The original format primarily highlighted the project status and upcoming events. The format will now center on MAGNIFIDE℠ MSP from both the business and technical perspectives in a way that makes it easier for executives, managers and system users to locate the information they need. The topics covered in each issue are those that clients are requesting through account directors and client advocates.

Clients should have received the first issue of *MAGNIFIDE Update* recently. This issue included the current MAGNIFIDE MSP phasing strategy as well as the

projected development timeline for 2005. Future issues will highlight topics of interest, including data access, data synchronization, training and consulting. If you are a Fidelity MSP client and would like to receive *MAGNIFIDE Update*, please send an e-mail to *mortgage.marketing@fnf.com* and type "add MAGNIFIDE Update" in the subject line.

Fidelity continues to work diligently to develop MAGNIFIDE MSP and keep clients apprised of the progress and plans through road shows, presentations and articles in communication forums. For more information, clients can access the PowerCell Web site at *https://iportal.fnfismd.com* or send questions to *mortgage.marketing@fnf.com*.

MAGNIFIDE UPDATE

Fidelity Offers Best Practices Consulting Seminars

As a mortgage servicer, you are required to comply with an array of regulatory agencies' requirements, but at the same time, you need to operate profitably, efficiently and effectively. Recently, Fidelity introduced its Best Practices consulting seminars to assist you in these aspects of your business.

The first step in creating and implementing best practices is to attend one of Fidelity's seminars. These seminars are designed to assist management, system administrators and in-house trainers in assessing their operations and evaluating the quality of internal management and control processes. Through a combination of presentations, discussions and round-table exercises, the workshop will review best practices for each mortgage servicing function.

The first series of Best Practices seminars will focus on the default area. This seminar will review the top five best practices in each mortgage servicing default administration function. It will also address the associated risks you face for not adopting the best practices.

The Default Best Practices seminar is now available in a city near you, and more seminars will be scheduled soon across the country.

Loan Administration and Investor/Cash seminars have also been scheduled. To register for one of these seminars or to get more information, go to *https://filis.fnfismd.com/*.

Topic	Location	Dates
Loan Administration	Los Angeles	April 18 and 19
Loan Administration	Denver	April 21 and 22
Investor/Cash	New York	May 10
Investor/Cash	Denver	July 19
Investor/Cash	Los Angeles	July 21

If you have a question or comment regarding the Best Practices seminars or consulting services, e-mail *mortgage.marketing@fnf.com*.
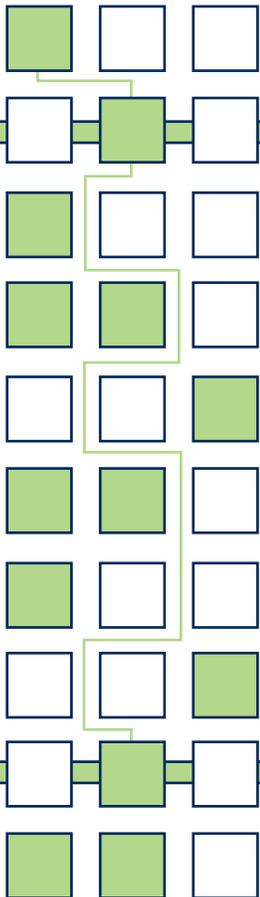
Navigating Solutions ...
Achieving Winning Results

We look forward to seeing you at the 22nd Annual Information Exchange, May 15 – 18, 2005, in Orlando, Fla. Watch for your registration materials to arrive in the mail soon. Go to *www.fidelityinfoservices.com* and click on the Information Exchange link for more information.

22nd Annual Information Exchange

Passport Enhancements Released as Version 7.1

With Fidelity Passport, clients can use their MSP data to make more informed and better business decisions. The recently released Passport version 7.1 makes this possible in a more efficient and economical manner than ever before.

With input from Fidelity's Passport Product User Group, Fidelity improved Passport by making changes centered around five functional enhancements, without impacting the base architecture.

Expanded "In File" Size

The most significant enhancement is the expanded In File maximum size. Passport's In File functionality enables clients to save a data list (e.g., loan numbers, investors, etc.) as a text file and store the file externally from Passport. The saved file can be used as part of the selection criteria within a query. Due to a 32K query size limitation imposed by DB2, clients are often required to divide lengthy lists and launch multiple queries to obtain needed results for the entire file. Passport version 7.1 dramatically expands the In File size, precluding clients from having to run multiple queries and merge the corresponding result sets into a single report.

New Filters in Ad Hoc Query Application

Passport version 7.1 will also benefit administrators of the ad hoc query application. New filters in the administrative tool allow them to run their own reports showing a list of queries that have not been run in some period, queries that belong to a specific user ID, personal queries that may need to be reassigned, etc. As a further aide, administrators can filter based on expressions and working columns. Administrators can locate queries, working columns or conditions that use a specific expression, or they can locate a query that uses a specific working column. In addition, expressions and working columns can be (re)assigned to new users or deleted by the administrator. These filtering capabilities enable the Passport Administrator to manage the company's query access and information more efficiently.

Automatic Totals for Numeric Fields

Another enhancement provides automatic totals for all numeric fields in a summary-level query. This new functionality enables clients to click a button on the screen which brings up the grand totals in a new window and can be printed.

Improved Navigation

Navigation has been improved in Passport version 7.1 with new capabilities to select multiple items in a list, including non-adjacent line items. This will allow users to select multiple queries, from the Browse screen, for example, and to launch them all at the same time. In addition, the Batch Job Status window is now available from the Query Results screen, precluding users from having to access this window from either the Build or Browse screens.

Expanded File Format

The last of the five new enhancements included in Passport version 7.1 provides expanded File Format functionality. Users can now request a File Format based on an MSP run date and can elect to send query results to a CD format in lieu of tape. An In File can also be included in the File Format selection criteria.

Streamlined Migration

The process of migrating to Passport version 7.1 from version 6.2 has been streamlined, with no implementation cost and no onsite training required. A desktop download by the client is all it takes to migrate, and even this step has been simplified as clients do not need to uninstall before executing the install procedure.

For more information on Passport version 7.1, e-mail *mortgage.marketing@fnf.com*. Clients who want to know more about how they can migrate to Passport version 7.1 should contact their PowerCell representative.

BenchMark's Study Shows Lenders How to Grow Profits

In business, war or sports, the smartest way to win is to know your own strengths and weaknesses – as well as those of your opponents. By providing clients information about where they stand in relation to the industry's top performers and strategies to compete more effectively, BenchMark Consulting International's annual Home Equity Lending Study offers study participants the edge they need to remain industry leaders.

If historic trends repeat themselves, demand for home equity products will surge as mortgage rates tick upward. To prepare for the expected shift from a predominantly refinance market to a significant increase in home equity loans and lines of credit, Home Equity Lending Study participants invite BenchMark to perform a detailed operations analysis and recommend changes needed in workflows, technology utilization, department structuring and operating policies to better manage the home equity loan process.

Revealing Comparisons Among Competitors

BenchMark, a division of Fidelity Information Services, is a management consulting firm that specializes in improving the profitability of financial services companies. The firm has gathered data about home-equity lending for more than 10 years from finance industry leaders, such as PNC Bank, ABN Amro, Wachovia and Wells Fargo. Program participants first undergo a thorough analysis of their operations by Benchmark, then are able to review anonymous peer comparisons to learn how their company resembles other leaders in respect to workflows, technology utilization, department structuring and operating policies.

BENCHMARK CONSULTING INTERNATIONAL

"It's always helpful to see how you're doing against competitors," noted Bryan Ridley, manager of operations for PNC, one of the nation's largest diversified financial services organizations. "The BenchMark process offers real value in improving productivity and efficiency. Beyond the program, the BenchMark team spends a lot of time understanding your business, so the recommended improvements have real substance." PNC has participated numerous times in BenchMark's Home Equity Lending Study during the past 10 years.

Detailed Analysis Helps Identify Areas of Greater Potential Profit

After profiling each study participant based on products, strategies, channel acceptance and capture rates, Benchmark analyzes the following areas:

- Application Processing – All activities associated with receiving applications from traditional branch channels, as well as other non-traditional channels.

- Vendor and Documents Management – Management and receipt of third-party data, such as credit reports, flood, title and appraisals.
- Underwriting – All activities and resources to review borrower application and credit information.
- Document Preparation, Closing and Funding – All tasks and actions to schedule closings, prepare documents, fund the credit and record the mortgage.
- Review and Booking – Activities from the point a loan or line is closed to the point it is booked on the loan accounting system.
- Equity Turnaround Time – The time for participants to complete one normal and one expedited project for the origination of non-purchase money real estate-secured credits.
- Collections – Activities associated with pursuing late payments, skip tracing and other collection activities prior to charge-off or write-off.
- Recovery, Bankruptcy and Foreclosure – Activities to collect deficiency balances after charge-off.

Learning from Competitors' Mistakes and Discoveries

"Our Home Equity Lending Study is a proven way to boost results by establishing rational performance goals based on industry best practices," said James T. Leath, Jr., a BenchMark Consulting practice manager. "The anonymous study results also offer a way to learn about the experiences, mistakes, information and revelations of others in the industry, which would be virtually impossible to find out otherwise."

In addition to the Home Equity Lending Study, BenchMark conducts similar benchmarking programs for auto finance, small business and
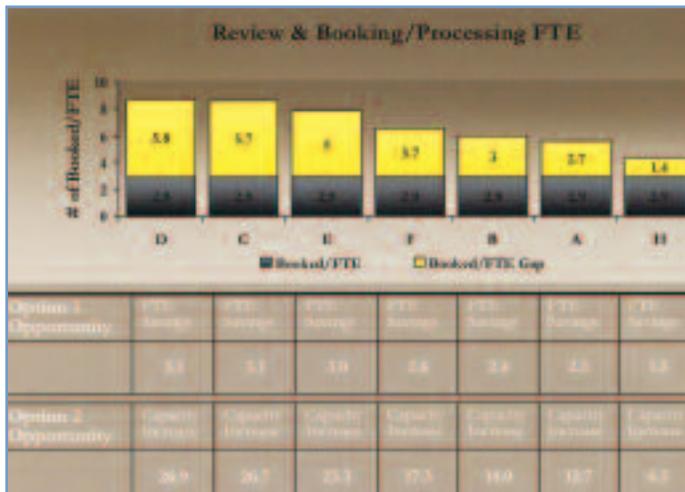
middle market commercial lending business. Benchmark's detailed operations analysis and data review help program participants improve performance by enabling them to:
- See the performance levels of other institutions in their respective industries
- Understand the differences in those organizations
- Identify the drivers and footings of key performance indicators
- Establish reasonable performance goals
- Justify the strategies needed to realize those goals

"One of the biggest advantages BenchMark offers is the lending industry expertise of its consultants," said Ridley. "We're getting expert points of view because the consultants understand how lenders operate and are

managed. That lending knowledge, combined with their understanding of effective process management, is an unbeatable combination."

As of 2004, BenchMark has worked with 150 different financial services organizations from more than 20 countries, including 20 of the top 25 (in asset size) commercial banks, all 14 automobile captive finance corporations and several of the largest consumer finance corporations. For more information about BenchMark Consulting or to participate in one of its studies, contact Jim Leath at 404.442.4162.

Fidelity Sets Record for Year-End Mortgage Loan Processing

Fidelity completed its most successful year-end processing in company history on January 1, 2005. Fidelity's systems processed nearly 36 million mortgage loans in 23 hours and 15 minutes, four hours faster than the 2003 year-end processing. During this period, Fidelity's superior servicing team processed more than 15,000 loans per minute, a new company record. The strong partnership that Fidelity shares with its clients was the driving force in this success.

"Fidelity's exceptionally fast turnarounds, the availability of comprehensive around-the-clock support and the timely execution of year-end processes were critical components in our successful year-end process," said Dean von Essen, vice president of MIS Operations & Development at Cenlar FSB.

Daily, month-end, quarter-end and year-end processing of all loans serviced on Fidelity's system was complete by 11:30 a.m. EST on January 1, 2005. In addition, all follow-up correspondence was completed and sent to clients within the first week of January.
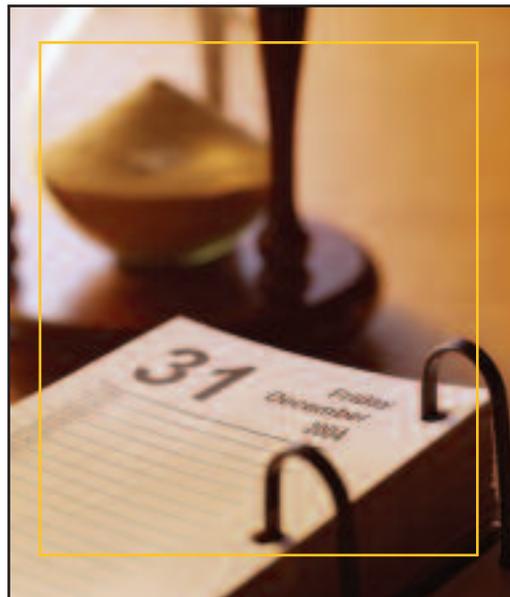
"We have a long-standing record of ensuring our clients' year-end processing and balancing is complete and accurate before they open for business in the new year," said Hugh Harris, president of the Financial Services Technology Solutions division of Fidelity Information Services.

"Throughout 2004, we invested millions of dollars in MSP and the infrastructure supporting it to enhance our processing capabilities."

The year-end processing of loans is a resource-intensive project that is a culmination of activities from throughout the year. Fidelity is consistently improving its systems to assist clients in their annual reports to the Internal Revenue Service. The year-end process enables clients to comply with government regulations by compiling loan information, generating exception and balancing reports and creating annual statements for the mortgagors.

FIDELITY
DELIVERS ...

THE LEADING

SERVICING SYSTEM

Fidelity has delivered the leading mortgage servicing technology for more than 40 years … and we always will. Today you can service all of your loans with MSP — from first mortgages, to HELOCs and consumer loans — and we continue to make great things happen that keep you on the leading edge. MSP is another example of how Fidelity is **Always Delivering Leading Performance**.

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