

## PRESS RELEASE



### **REALEC OFFERS INNOVATIVE NEW TOOLS TO MANAGE MORTGAGE INSURANCE**

**Santa Ana, CA -- (January 23, 2006) --** Realec Technologies®, the leading provider of Supply Chain Technology to the mortgage industry, announced today the release of a new software solution designed to manage Mortgage Insurance ordering. Realec's newest product offering incorporates several new innovative features designed to fully automate the allocation and electronic placement of Mortgage Insurance orders.

“Realec's newest set of decision tools provides a higher degree of automation, efficiency and accuracy in the Mortgage Insurance process than is possible with other solutions,” said Jason Nadeau, President of Realec Technologies. “Mortgage Insurance is an important product for the lender and the borrower and Realec is excited to be able to provide greater automation in this area.”

Realec's new Mortgage Insurance Tools include a set of Provider Qualification Tools through which the lender can define sophisticated business rules for mortgage insurance program qualification. Through these provider qualification rules, the lender can designate which Mortgage Insurance company provides the optimal coverage for the specific loan program or loan criteria. The suite of tools from Realec also ensures the lender that they will have access to Mortgage Insurance products even if one Mortgage Insurance Company is unavailable. Realec's automated tools can automatically re-route orders to ensure maximum availability.

Additionally RealEC's Opportunity Cost Allocation Models allow the lender to further designate the allocation of Mortgage Insurance orders based upon the opportunity to receive an order, instead of the acceptance of an order. This model provides the lender a process by which they can reward their partners who have greater coverage or more flexible program requirements.

"RealEC's industry-leading EPN, combined with our newest set of decisioning and allocation tools, provide a powerful new solution that allows the lender to fully automate and manage the business they conduct with their Mortgage Insurance partners," Nadeau concluded.

### **About RealEC Technologies®**

Founded in 1998, RealEC Technologies provides Supply Chain Management Software and Solutions including an intelligent, electronic exchange for mortgage loan originators, real estate agents and settlement service providers. The company's products and services are designed to automate the origination, servicing, statusing and closing of real estate transactions and enable real estate transaction participants to significantly enhance their business by increasing operational efficiencies, improving customer service and generating new sources of revenue.

RealEC provides Supply Chain Management Software, Integration Services, Intelligent Product Decision Tools, Vendor Sourcing Tools, and a robust B2B exchange for the mortgage lending industry. Through one connection, the RealEC Exchange enables mortgage originators to conduct e-business with thousands of service providers while offering more direct connections to settlement service providers than any other network

in the industry. Realec's iSelect™ intelligent ordering tool personalizes and automates the lender's choice of products and providers. Realec Technologies has significant equity ownership from Stewart Title Company (NYSE:STC), Fidelity National Financial (NYSE:FNF) and LandAmerica Financial Group (NYSE:LFG). For more information, visit [www.realec.com](http://www.realec.com).

### **About Stewart Information Services Corp.**

Stewart Information Services Corp. (NYSE-STC) is a technology driven, strategically competitive, real estate information and transaction management company providing title insurance and related information services through more than 8,900 policy-issuing offices and agencies in the United States and a number of international markets. Stewart delivers via e-commerce the services required for settlement by the real estate and mortgage industries. Stewart also provides post-closing lender services, automated county clerk land records, property ownership mapping, geographic information systems, property information reports, flood certificates, document preparation, background checks and expertise in tax-deferred exchanges. More information can be found at <http://www.stewart.com>.

### **About Fidelity National Financial**

Fidelity National Financial, Inc., number 261 on the Fortune 500, provides products and outsourced services and solutions to financial institutions, and the mortgage, insurance and real estate industries. Through its majority-owned, publicly traded subsidiary, Fidelity National Title Group, Inc. (NYSE:FNT), FNF is the nation's largest title insurance company, with nearly 31 percent national market share. Through its majority-owned subsidiary Fidelity National Information Services, Inc. ("FIS"), the

Company is a leading provider of core financial institution processing, mortgage loan processing and related information products and outsourcing services to financial institutions, mortgage lenders and real estate professionals. Through its wholly-owned subsidiaries, FNF is also a provider of specialty insurance products, including flood insurance, homeowners insurance and home warranty insurance. More information about the FNF family of companies can be found at [www.fnf.com](http://www.fnf.com), [www.fntg.com](http://www.fntg.com) and [www.fidelityinfoservices.com](http://www.fidelityinfoservices.com)

### **About LandAmerica Financial Group, Inc.**

Headquartered in Richmond, Virginia, LandAmerica Financial Group, Inc. is a leading provider of real estate transaction services. Through its many subsidiaries, LandAmerica serves residential and commercial customers with more than 800 offices and a network of 10,000 active agents throughout the United States, Mexico, Canada, the Caribbean, Latin America, and Europe.

This press release contains statements related to future events and expectations and, as such, constitutes forward-looking statements. These forward-looking statements are subject to known and unknown risks, uncertainties and other factors that may cause actual results, performance or achievements of the Company to be different from those expressed or implied above. The Company expressly disclaims any duty to update or revise forward-looking statements. The risks and uncertainties which forward-looking statements are subject to include, but are not limited to, the effect of governmental regulations, the economy, competition and other risks detailed from time to time in the “Management’s Discussion and Analysis” section of the Company’s Form 10-K and other reports and filings with the Securities and Exchange Commission.

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