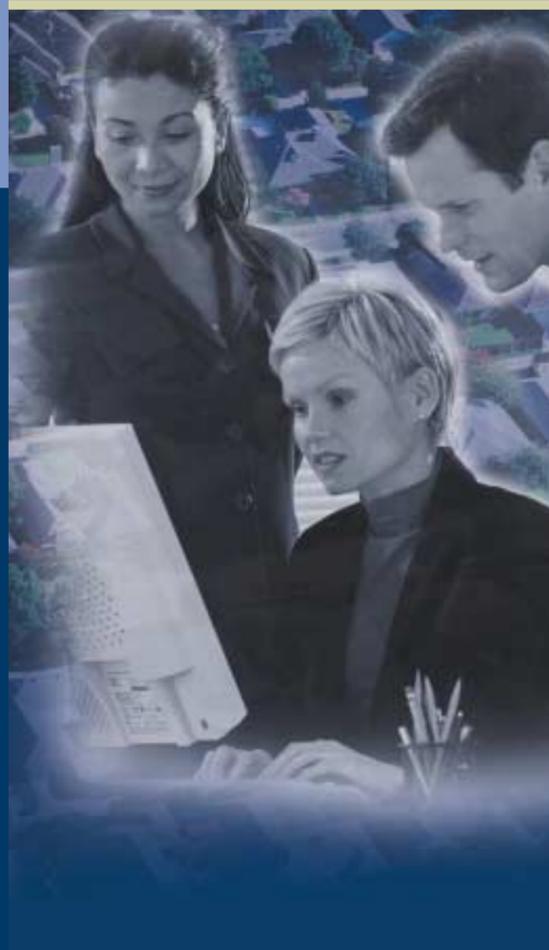


Flood Services: Powered by Fidelity National Financial

A member of the Fidelity National Financial family of companies, the Flood Services division is backed by the full resources of Fidelity National Financial (FNF) – the nation's largest title insurance and diversified real estate services company, responsible for approximately 30 percent of all title insurance policies nationally. And currently doing business in 49 of the 50 U.S. states, as well as in the District of Columbia, Guam, Mexico, Puerto Rico, the U.S. Virgin Islands and Canada.

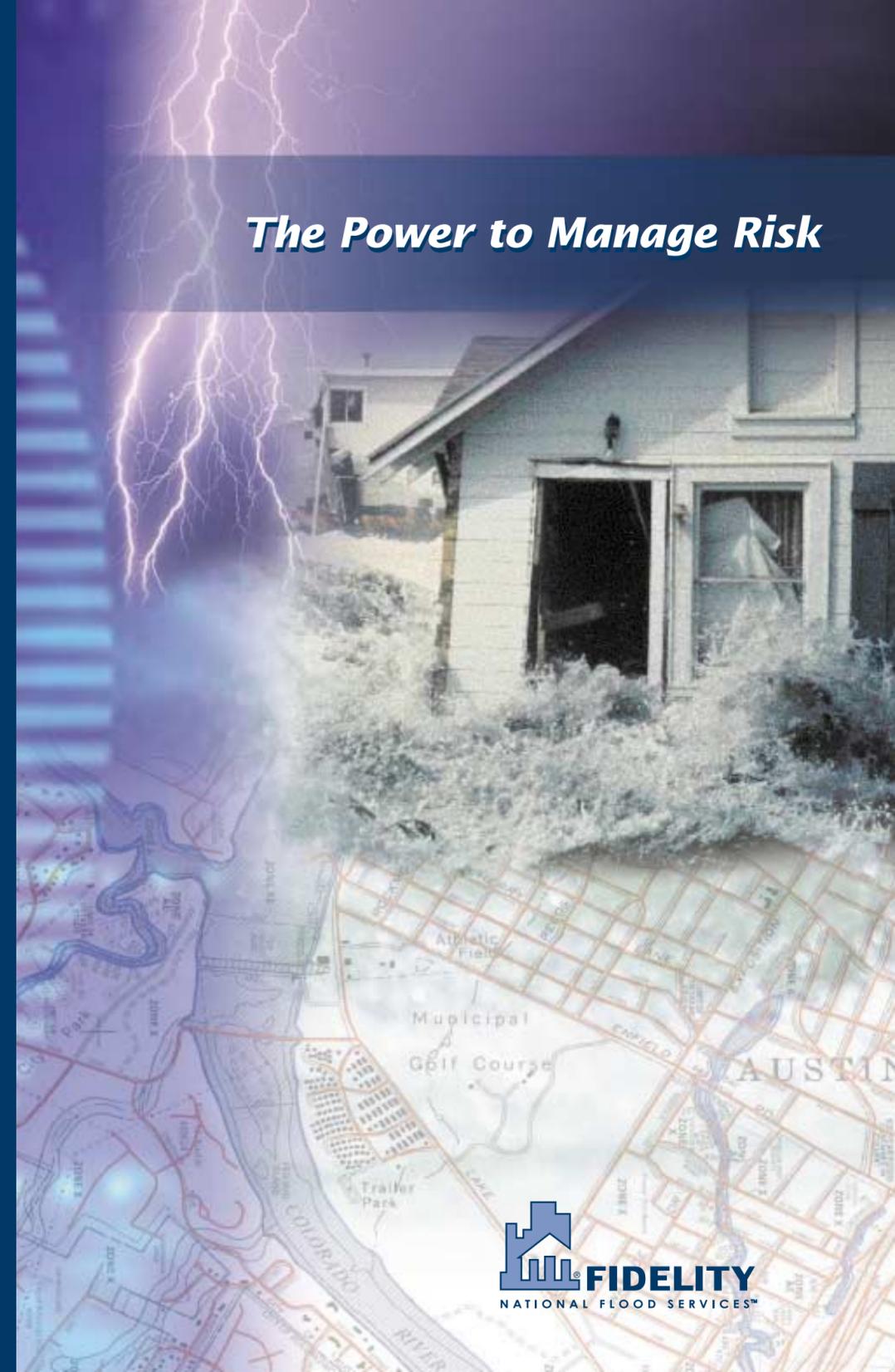
The FNF family of companies provides data and valuations, technology solutions and services to the real estate and mortgage industries. The Company also performs other real estate-related services such as escrow, default management, mortgage loan fulfillment, exchange intermediary services, and homeowners, flood and home warranty insurance. Fidelity Information Services, a subsidiary of FNF, is one of the world's largest providers of information-based technology solutions and processing services to the mortgage and financial services industries.

To learn more about Fidelity National Flood Services, call **800-833-6347** today or visit our Web site at www.fnf.com.



FLOOD SERVICES

The Power to Manage Risk



1521 N. Cooper St., 4th Floor ♦ Arlington, TX 76011 ♦ www.fnf.com
Phone: (800) 833-6347

©2003 Fidelity National Financial Family of Companies.
All rights reserved. All trademarks and logos are the property of their respective companies.



Trying to keep up with complex compliance regulations can expose you to unnecessary risk and liability - and distract you from your core business.

Comprehensive Compliance Strategies

There's no doubt that fast, reliable flood hazard information is essential to closing and servicing loans. However, trying to keep up with complex compliance regulations can expose you to unnecessary risk and liability.

Fidelity National Flood Services (FNFS) is a leading national provider of flood hazard compliance services, including flood certification, life-of-loan tracking, and portfolio compliance. FNFS provides lenders with seamless, automated access to accurate flood data at competitive prices.

Next Generation Technology

With the highest level of automation in the industry, FNFS provides flood data in real time. We are the first to acquire and fully utilize a complete set of digital flood maps from FEMA. This deployment creates the most accurate and comprehensive GIS coverage in the industry, producing higher hit-rates and faster turn-times. The digital flood maps, in concert with property and geo-spatial data, interactive road layers, plat or parcel layers, and aerial images, are used to determine the flood insurance status of insurable improvements.

Assured Compliance

To ensure flood map information is current, FNFS uses a proprietary program, Community and Map Status Information System (CAMSIS). CAMSIS maintains records of all current flood map information, which is consolidated from five government sources and updated daily.



Flexible Connectivity Options

FNFS makes the flood certification request and delivery process simple and efficient.

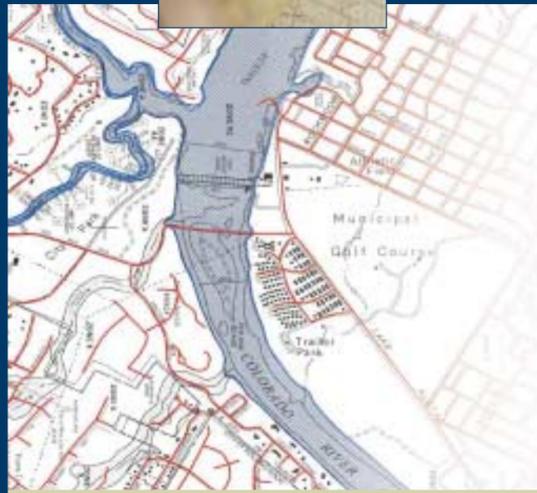
Internet Access:

FNFS offers two Web-based ordering platforms—**WebCert™ and FNFEFC.**

WebCert™: WebCert™ is FNFS' flood-specific order system. Easy and efficient to use, it allows the user to order flood zone determinations and track order status. Completed orders can be viewed online or delivered via fax or e-mail.

FNFEFC: FNFEFC provides flood certifications in conjunction with other Fidelity National products, providing a single platform for requesting, tracking, and receiving bundled real estate services.

EDI Connection: Flood determinations may be ordered and retrieved individually or in batch format through a direct interface with your loan origination software (LOS) system, as well as through a variety of industry networks. FNFS provides connectivity with all of the major LOS providers.



Flood Hazard Compliance Services

Basic Flood Determination: A guaranteed flood zone determination (FZD) that provides all the required FEMA flood map and community participation status information.

Life-of-Loan Flood Zone Determination: A guaranteed FZD that provides all the required FEMA flood map and community participation status information. The FZD is monitored for FEMA flood map revisions and community participation status changes for the term of the loan to maintain compliance with federal regulations and secondary market guidelines. Additionally, FNFS' life-of-loan FZDs are transferable between servicers.

A borrower's notification letter is included with the FZD for properties located in a Special Flood Hazard Area (SFHA).

HMDA Information

FNFS uses geocoding software in conjunction with reliable property location techniques to ensure compliance with the Home Mortgage Disclosure Act (HMDA). We provide the four required elements: Census Tract, Metropolitan Statistical Area, County Code, and State Code. HMDA information can be ordered with a FZD, or independently in batch format.

Portfolio Services

FIRMTracker™

FNFS will monitor existing portfolio loans for flood map revisions, which satisfies the lender's requirement to track changes of flood insurance status. We will notify the lender if the flood hazard or community participation status changes for loans in the portfolio.

FNFS utilizes the latest technology to update servicing portfolio flood hazard data. We maintain the flood hazard information by routinely exchanging automated files with the major Mortgage Services Providers. We also provide secure FTP services and can accept and send tape, CD-ROM, and Internet communications.

Life-of-Loan Conversion

FNFS can assign life-of-loan tracking to flood zone determinations performed by third party vendors. We will assume responsibility for updating flood zone information on the entire portfolio, which eliminates vendor management concerns and provides a comprehensive guarantee for all loans in the portfolio.

FloodComp™

FNFS has strategic alliances with several flood insurance companies to provide insurance policies, tracking, and forced-placement services.



Streamlined Service

Responsive Compliance Department

Flood zone determination dispute resolution is a top priority for FNFS and is handled on a rush basis by a staff that focuses solely on FEMA compliance and dispute resolution matters. This staff will review any determination without question and at no additional charge. When applicable, the compliance department will work with the lender and borrower to submit for a Letter of Map Change, effectively removing NFIP flood insurance requirements.

Premier Customer Service

FNFS' customer service department provides standard services, such as order status reports and technical support. Additionally, free rush service is available, which is an exceptional advantage in the industry. Furthermore, we offer personalized account management to maintain service levels and customer relations.

Comprehensive Guarantees

In addition to the financial strength and reputation of the Fidelity National Financial family of companies, our flood determinations are secured by an errors and omissions insurance policy.