



## PRODUCT FACT SHEET

### **ERNST XML DIRECT™**

XML Direct enables clients to integrate Ernst data and calculations into their own work flow using XML, an approach that will increase efficiencies, reduce costs and minimize errors.

The platform automatically generates fees for GFE Blocks 3-8 and much more using our guaranteed solution: The fees are accurate or Ernst pays the difference.

Almost all of the largest lenders and the top five title companies have migrated to XML Direct to populate GFE and HUD1 forms, update loan origination systems and title program. Or they include Ernst's data within their custom web solutions for their clients' access. Whether private-labeled or co-branded, Ernst XML Direct provides a flexible, accurate offering that they can use in their production environment.

### **Product Features:**

- Ernst XML Direct is a proven application with a track record that dates to 2002. Ernst's clients process more than 120 million transactions each year, and every one can be guaranteed.
- Ernst's programs integrate with clients, eliminating time-consuming maintenance and research to identify the correct recording jurisdictions and ensure accuracy.
- Calculations are completed and delivered in less than a quarter of a second. Clients can process calculations for GFE Blocks 3-8 or select individual fees simultaneously and have them completed in the same amount of time.
- Data is updated continually and verified by Ernst's legal staff to ensure accuracy, and calculation results are guaranteed.

### **Client-Hosted XML Direct DLL™**

Ernst developed Client-Hosted XML Direct DLL solution for larger clients that want to host the capabilities of Smart Query II on their local servers. The Client-Hosted offering includes data and algorithmic logic for calculating recordation fees and transfer taxes, among others.

A secure password-protected URL is used on a daily basis to update the intuitive program. As the data or calculation algorithms are updated, Ernst will provide a new set of DLLs to clients to ensure that their data retains parity with the Ernst system.

The XML Direct DLL solution is designed for large processors that want to maintain their

programs internally.

Clients need to build a website for the Ernst DLL Interface and a basic web server with standard hardware specifications. Each night, clients download a set of files that include data tables, web-specific processing files, and a calculation algorithm.

Clients can customize XML Direct DLL to meet their requirements, and custom interfaces are available. Either way, all of the data and programming is maintained on the Ernst DLL and resides on the client's site, maximizing security and privacy.

### **About the Ernst Publishing Company**

The Ernst Publishing Company has been the leading authority on land recording requirements for more than two decades. In fact, Ernst's recording fee, transfer tax and title data have been integrated throughout the title and lending industries. Due to RESPA requirements that went into effect in January 2010, accurate recording fees and taxes for recording documents have never been more important. Ernst excels at creating solutions for their clients to manage not just those fees but also all vendor fees with unparalleled precision. As a company, our goal is simple: Empower clients to not only meet RESPA's new compliance regulations for Blocks 3-8, but set the industry standard for client satisfaction, an attainable goal due to our technology, impeccable data standards, expertise at creating custom solutions, and network of partners.

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