



PRESS RELEASE

For immediate release

Contact: Rick Grant, 570-497-5850, rick.grant@rga-pr.com

Ernst Presents New Technology at ALTA Business Conference

The company has been tapped to present at the American Land Title Association's event

ALBANY, NY—March 16, 2015—Ernst Publishing Company, the leading provider of technology and closing cost data for the real estate and home finance industries for the past 26 years, announced today that the company will present its technology at the upcoming Business conference for the American Land Title Association. The event takes place March 18th-20th in Philadelphia.

Ernst will present on Thursday, March 19th at 12:30 pm. Company executives will offer a demonstration of the firm's patented Cost2Close Monitoring Service technology, a tool that has revolutionized the industry by ensuring that Ernst third party vendor fees quoted upfront have the best chance to match fees disclosed to the borrower three days before closing.

"Fees change and that's a challenge our industry manages with every loan transaction every day," said Gregory E. Teal, president and chief executive officer of Ernst Publishing. "Too often, these changes occur without anyone involved in the loan transaction knowing it until they reach the closing table. These changes can result in costly lender cures, unhappy borrowers and complicated closings. Under the new CFPB rules, they can also lead to high non-compliance costs and late loan closings."

Ernst's patented Cost2Close Monitoring Service not only alerts Lenders and Title Closing Agents working on the same loan of a change, it also goes a step further and recalculates that change automatically and simultaneously sends notifications to the Lender and the Closing Agent. From quote to closing, Ernst's Cost2Close program can monitor and alert parties to changes for all Ernst managed fees. The technology is available now and will be demonstrated in Orlando during the MBA's conference.

"Our borrowers and our regulators expect the fees on our loan estimates to match the closing disclosure," Teal said. "This new technology makes certain that they do."

Ernst programs process an average of 150 million real estate transactions every year, industry-wide. Since the company was founded 26 years ago, Ernst has processed over 1 billion transactions. We estimate that our technology is in use for 90% of the nation's

new loan originations and refinance transactions. For more information about Cost2Close, contact Ernst.

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. Legal requirements have made accurate recording fees and taxes for recording documents more important than ever. 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 CFPB's new compliance regulations for the Loan Estimate, but set the industry standard for client satisfaction, an attainable goal due to our patented technology, impeccable data standards, expertise at creating custom solutions, and network of partners. Ernst's patented solutions are trusted and used by 9 of the nation's top 10 mortgage servicers, all 5 of the top title underwriters and 9 out of 10 mortgage originators nationwide, including 9 of the 10 largest banks.

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Media Contact:

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