



PRESS RELEASE

For immediate release

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Ernst Presents New Tech at ALTA Business Conference

The company will be presenting 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 27 years, announced today that the company will present its Settlement Agent Gateway technology at the American Land Title Association's Business Strategies Conference. The event takes place March 16-18, 2016 at the JW Marriott Indianapolis, located at 10 South West Street in Indianapolis.

Ernst will hold an interactive session on Thursday, March 17th from 12:30 pm to 2:30 pm. The Ernst team will be offering Settlement Agents a hands on demonstration of their web-based Settlement Agent Gateway and signing agents up for the program at the show. The system was created to help save smaller title and settlement services agents from being pushed out of the business due to fears on the part of lenders that they would be incapable of complying with the CFPB's TILA/RESPA Integrated Disclosure (TRID) rule. Ernst will be offering a discount to any Agent signing up to be part of the program while at the ALTA Conference.

Ernst's Settlement Agent Gateway allows settlement agents to enter their settlement service fees into a password-protected program that enables them to manage fees for required services by geography, fee and loan type. Once their fees are entered into the program, agents certify that the fees are accurate with a single click. Agents can access the system at any time to manage fee changes. Ernst then provides access to these fees in their lender custom title solutions. When a lender is ready to create a new loan quote, Loan Estimate or Closing Disclosure, their settlement agent partner's certified fees will automatically be loaded into the disclosures. This provides accurate, consistent settlement fees to all parties from the very start of the transaction.

Ernst's new technology has been instrumental in allowing smaller title and settlement agents to remain in business at the same time it has preserved the competitive advantage of lenders who have spent years building out their local business referral networks.

Ernst programs process an average of 150 million real estate transactions every year, industry-wide. Since the company was founded 27 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 the company's Settlement Agent Gateway, contact the company.

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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