



## PRESS RELEASE

For immediate release

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### **Ernst Makes HousingWire's List of Most Innovative Firms**

*Company is chosen again for a top list of the industry's most innovative companies*

**ALBANY, NY—March 30, 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 has again been listed among the Top 100 most innovative technology firms in America by HousingWire. This is the second time HousingWire has published its HW Tech 100 List. Ernst made the list both times.

“Being chosen for this honor a second time is a testament to the fact that we will not stop working to make our industry better and more trustworthy for the consumer,” said Gregory E. Teal, president and chief executive officer of Ernst Publishing. “Innovation is core to our mission and has been for the 26 years we’ve been in this business. Our clients depend upon us to provide the tools that will allow them to win the borrower’s trust. That is exactly what we do.”

Ernst Publishing has a long tradition of innovation, being First to:

- standardize national land recording office fees in all jurisdictions, 1989
- provide land recordings on the web, 1999
- provide web-based recording fee and tax calculators, 2001
- provide single query XML solution, 2002
- provide client branded web solutions, 2005
- provide client-hosted XML DLL solution, 2006
- provide guaranteed recording fees and transfer taxes, 2008
- offer full RESPA Compliance Suite, including GFE, fee monitoring, 2009
- develop client-managed custom fee engine for RESPA compliance, 2010
- provide fully customizable mobile tools, 2012
- awarded Mortgage Technology 10X Award for Exponential Impact, 2012
- received a patent for its award winning GFE search technology, 2013
- launch a TRID solutions suite and compliance guide for the industry, 2014

Ernst won the patent for technology it developed to calculate and monitor fees for recording and transfer taxes along with loan-related fee changes. Ernst continues to verify and post an average of 9,000 changes to its Real Estate Fee Database each year with every calculation it produces guaranteed since 2009. The firm built some of the largest custom fee engines in the industry.

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.

### **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 4-8, 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 all 10 of the nation's top banks, all 5 of the top title underwriters and 9 out of 10 originators nationwide.

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