



## PRESS RELEASE

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### **Ernst Publishing Wins Mortgage Technology 10X Award**

*Company recognized for having an exponential impact on the U.S. mortgage lending industry.*

**ALBANY, NY—October 22, 2012**—Ernst Publishing Company, the leading provider of closing cost data for the real estate and home finance industries for the past 20 years, announced today that the company has been presented with the 2012 10X Award by Mortgage Technology Magazine. The award is given to one company each year that can demonstrate that its offerings have had an exponential impact on the U.S. home finance industry. Ernst won the award for its 20+ year history of innovation in providing closing cost data to the mortgage lending industry.



“We’re very proud to have won this distinguished award,” said Gregory E. Teal, president and chief executive officer of Ernst Publishing. “Many of our employees have spent their entire careers serving this industry. I’m very pleased to know that the editors of Mortgage Technology recognize what an impact Ernst has had on this business. We plan to continue to innovate in this space, serving as our clients’ best long-term partner and offering them even better solutions in the future.”

Ernst processes more than 120,000,000 transactions annually for its clients through a variety of delivery channels. Find out more about Ernst Publishing’s tradition of innovation on the company’s website at [www.ernstpublishing.com](http://www.ernstpublishing.com).

#### **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 technology, impeccable data standards, expertise at creating custom solutions, and network of partners.

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# MORTGAGE TECHNOLOGY

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## Recognizing Technology Excellence

10X AWARD

### The winner of the 10X Award is Albany, N.Y.-based Ernst Publishing Co.

Ernst's cardinal objective has been to enable lenders to comply with state and federal regulations. Over the years, Ernst has adhered to a model of creating easily integrated technology that allows lenders to harness hard-to-get information.

Via its flexible back-end offering, Ernst helps lenders maintain compliance with settlement service fee regulations. Ernst XML Direct integrates data and calculations into users' own workflows, using XML to increase efficiencies.

As an authority on land recording requirements for more than two decades, Ernst leverages Web, XML, DLL and custom rules engine technologies to assist meeting subscribers' compliance requirements. Ernst guarantees the elimination of noncompliant Good Faith Estimates and real estate recording rejections, attacking the problem of more than \$500 million in closing costs absorbed by the industry each year.

Since 1995, when the company introduced the industry's first real estate recording guide and database, Ernst has provided accurate recording and settlement service fee data in a manner that interfaces easily with any technology employed by its users.

### ERNST PUBLISHING CO.

Commends a company,  
product or technology that's  
had an exponential impact  
on mortgage finance

Among its achievements, Ernst boasts that it has been first to offer land recording information on a CD-ROM, and later, via the Web, as well as published legal guides to mortgage release laws, revisions to the Uniform Commercial Code. It also has developed multiple Web-based recording fee and tax calculators and a single-query XML technology that integrates recording fee and tax calculations.

Ernst boasts a comprehensive database of information related to land recording, including deeds, mortgages, indexing fees, caption and title fees, and estimates of title insurance premiums. It also guarantees its fee data and offers a full RESPA compliance suite and client-managed custom fee engine.

