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Wipro Gallagher Solutions' NetOxygen Partners with Ernst Publishing to Integrate XML Direct

- Partnership assists customers in accurately populating the Good Faith Estimate document -

FRANKLIN, Tenn., July 25, 2011 – Franklin, Tenn.-based [Wipro Gallagher Solutions](#) (WGS), a provider of end-to-end loan origination technology and fulfillment services for mortgage lenders, announced a partnership with Albany, N.Y.-based Ernst Publishing to integrate Ernst's XML Direct to enable lenders to reduce costs, increase efficiencies and minimize errors that result in expensive reporting errors.

The collaborative effort offers users of WGS' loan origination system (LOS), NetOxygen, access to Ernst Publishing's XML Direct data and calculation tools to accurately populate Good Faith Estimate (GFE) and HUD 1 forms and update LOS and title programs.

NetOxygen's integration with Ernst Publishing's XML Direct grants lenders access to a suite of XML solutions that can automate the generation of fees such as title services and insurance, government recording charges and transfer taxes. The interface eliminates lengthy maintenance and research in locating correct recording jurisdictions and computing accuracy for every transaction processed.

"After the Real Estate Settlement Procedures Act (RESPA) requirements went into effect in 2010, accurate listing of fees and taxes for recording documents have become exceedingly crucial for lenders," said Jan Clark, vice president of sales and marketing at Ernst Publishing. "Our interface with NetOxygen guarantees RESPA compliance, speeds along lenders' day-to-day production levels and enables them to focus more on their core competencies rather than devote extra time and energy to research and maintenance."

"By adding the Ernst Publishing service to our strong interface ecosystem, WGS assures its customers attain the most accurate calculation results to remain in full compliance with today's ever-changing regulatory landscape," said Chris Anderson, general manager for WGS. "This integration allows NetOxygen to provide greater workflow automation and an overall greater experience to our customers."

About Wipro Gallagher Solutions

Wipro Gallagher Solutions (WGS) provides end-to-end loan origination technology and fulfillment services to financial institutions. Users benefit from a variable cost, outcome-based

model as well as WGS' customer service improvements, business process outsourcing services and rule-based workflow-enabled processes across the enterprise. WGS' lending technology and fulfillment processing solutions enable users to reduce costs and streamline workflows and business practices. WGS, formerly Gallagher Financial Systems, was acquired by Wipro Technologies in July 2008. For more information, visit the company's Web site at www.gogallagher.com.

About Ernst Publishing Company

Based in Albany, N.Y., The Ernst Publishing Company is a leading authority on land recording requirements for more than two decades. Ernst's recording fee, transfer tax and title data have been integrated throughout the title and lending industries. For more information, visit the company website at www.ernstpublishing.com.