



PRESS RELEASE

For immediate release

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Ernst Publishing Integration with First American Mortgage Solutions Puts Accurate Closing Costs at Lenders' Fingertips

New integration supports lender efforts to deliver high quality, compliant mortgages

ALBANY, N.Y., June 07, 2016 — 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 the integration of First American Mortgage Solutions services into its closing cost search and fee management software. The seamless connection allows Ernst's lender clients to quickly and accurately get title, settlement and recording fee quotes from First American Mortgage Solutions and use them to populate the loan estimate required in many residential real estate transactions.

"Lenders working today need access to information from their third-party partners as if it were residing within their own systems," said Gregory E. Teal, president and chief executive officer of Ernst Publishing. "Today's consumers and regulators are demanding it and this new integration is another way for lenders to get it. We have a rich history of innovation at Ernst, spanning more than 26 years.

"First American's integration with Ernst demonstrates our commitment to helping lenders deliver high-quality mortgage loans that efficiently meet today's regulatory requirements and homebuyer expectations for superior service," said Kevin Wall, president of First American Mortgage Solutions. "Lenders now have another way to quickly access accurate title, settlement and recording fee quotes from First American."

First American Mortgage Solutions provides lenders and servicers with end-to-end solutions covering the entire lifecycle of the residential loan, from origination to post-closing and from servicing to default services.

Lenders now have one-button access to First American Mortgage Solutions through Ernst's closing cost search and fee management software. Ernst uses XML requests to directly query First American Mortgage Solutions for guaranteed-accurate fees and then propagate that information throughout all of Ernst's technology solutions, from its innovative web interface and mobile solutions to the many custom fee engines deployed by lenders around the industry.

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. Ernst estimates that its technology is used for 90% of the nation's new loan originations and refinance transactions. For a complete list of the company's innovations, visit the website.

About First American Mortgage Solutions

First American Mortgage Solutions, a part of the First American family of companies, provides comprehensive solutions for residential lenders and servicers covering the entire loan spectrum. First American Mortgage Solutions, together with First American's broader capabilities, serves as a single source for title and settlement, data and analytics, fraud and verification, regulatory compliance, valuation and collateral risk, quality control, fulfillment services and default services. More information about First American Mortgage Solutions can be found at www.firstam.com/mortgagesolutions.

About First American

First American Financial Corporation (NYSE: FAF) is a leading provider of title insurance, settlement services and risk solutions for real estate transactions that traces its heritage back to 1889. First American also provides title plant management services; title and other real property records and images; valuation products and services; home warranty products; property and casualty insurance; and banking, trust and investment advisory services. With revenues of \$5.2 billion in 2015, the company offers its products and services directly and through its agents throughout the United States and abroad. In 2016, First American was recognized by Fortune® magazine as one of the 100 best companies to work for in America. More information about the company can be found at www.firstam.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 the CFPB'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. For a complete list of innovations, visit <http://marketing.ernstinfo.com>.

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