



NEWS RELEASE

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FirstMerit Mortgage Selects Loan Protector's EasyTrack

SOLON, Ohio – July 18, 2005 – FirstMerit Mortgage Corporation, a wholly owned subsidiary of FirstMerit Corporation (Nasdaq: FMER), has selected Loan Protector Insurance Services' EasyTrackSM software to manage insurance for its residential mortgage portfolio. EasyTrack is a proprietary solution that helps mortgage servicers manage their insurance, escrow and verification processes in a secure, online environment. Loan Protector is a leading independent outsourcer of customized mortgage insurance tracking and verification programs.

FirstMerit has 161 branches in northeast Ohio and western Pennsylvania. FirstMerit's focus is on total relationship banking and this requires the consistent delivery of high quality servicing for its bank customers. "Our customers are our priority and Loan Protector offers a service that makes it easy to track and maintain customer information in a safe and secure environment," said Jerry Rudisill, chief operating officer of FirstMerit Mortgage Corporation.

EasyTrackSM allows FirstMerit to provide full-range tracking of hazard insurance and flood insurance, including construction loans, condominiums and deficient coverage on single-family dwellings, which the bank could not do before. And using EasyTrackSM allowed FirstMerit to automate services that they would normally handle manually, including payments, Rudisill said.

In addition to the time savings and automated features of EasyTrackSM, FirstMerit can turn over call center activity to Loan Protector. However, Rudisill said because of EasyTrack's detailed tracking and improved communications, "We are expecting the servicing to be more efficient and the number of calls to diminish."

FirstMerit plans to increase its mortgage portfolio, and Rudisill said the mortgage corporation is confident that EasyTrackSM will be able to handle the additional loan volume.

"EasyTrackSM enables lenders to significantly improve the efficiency of loan servicing," said Ron Wiser, president of Loan Protector. "We are taking full advantage of that, and our

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customers are reaping the benefits by being able to better serve their borrowers.”

About Loan Protector

Loan Protector is a leading independent provider of customized lender-placed insurance programs, designed to fit the specific requirements of each mortgage servicer and their investors. Loan Protector helps loan servicers manage their insurance tracking, escrow premium payment, and lender-placed insurance processes in a secure, online environment. Loan Protector also offers a complete line of insurance tracking services, including full outsourcing of insurance tracking for commercial and residential mortgage servicers, using its state-of-the-art proprietary tracking software, EasyTrackSM.

About FirstMerit

FirstMerit Corporation is a diversified financial services company headquartered in Akron, Ohio, with assets of \$10.3 billion as of March 31, 2005, and 160 banking offices in 24 Ohio and western Pennsylvania counties. FirstMerit provides a complete range of banking and financial services to consumers and businesses through its core operations. Principal wholly-owned subsidiaries include FirstMerit Bank, N.A., FirstMerit Mortgage Corporation, FirstMerit Title Agency, Ltd., FirstMerit Credit Life Insurance Company, and FirstMerit Community Development Corporation.

For more information about Loan Protector call 800.545.6580 or visit www.loanprotector.com.

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