



NEWS RELEASE

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Loan Protector Approved for ISO 17799 *Ensures Complete Security of Client Information*

SOLON, Ohio – Jan. 12, 2005 – Loan Protector Insurance Services, a leading outsourcer of customized mortgage insurance tracking and verification services, announced that the company has received approval to ISO 17799:2000, the international data and information security standard. Loan Protector is the only lender-placed insurance and tracking services organization that has achieved such approval. Compliance with the international standard assures protection of Loan Protector's clients' sensitive information, including information security, privacy, and disaster recovery planning.

"The ISO 17799 approval assures our clients that Loan Protector is doing everything possible to protect their information," said Ron Wiser, president of Loan Protector. "This standard requires our company to have external audits by a third party, and it is important that our clients realize how seriously we take information security. They have the benefit of knowing that someone outside the company is reviewing Loan Protector's security procedures on their behalf. The ISO standard is evidence of Loan Protector's commitment to providing superior customer service, ensures client security and requires that we have accurate systems in place. We are pleased to have completed this process to add to our existing ISO 9001: 2000 certification, which demonstrates superior quality management."

Privacy is a primary concern due to the nature of Loan Protector's business. Customer information is very sensitive and is protected by the Gramm-Leach-Bliley Act. Under the approval, Loan Protector is audited both internally and externally by an accredited third party to ensure that information security is managed properly. Areas reviewed during the audits include the security of the company's technology, processes and systems, as well as employee training.

Bob Carter, senior account executive for Intertek Systems Certification, managed a specialized team of qualified auditors to ensure that Loan Protector's systems were secure and in compliance with ISO 17799. "This is a great accomplishment for Loan Protector," Carter said.

“There are very few companies with this type of ISO approval, and it is evidence of Loan Protector’s dedication to further developing and maintaining a secure system for its customers.”

Loan Protector takes every measure to ensure that security is well managed. The company documents everything that comes through its systems to leave a precise audit trail. Paper documents are also stored at the company for an extended time. Documents with confidential information are destroyed by a certified document management company that picks up and shreds the documents to ensure they are disposed of properly. Additionally, Loan Protector works with third-party vendors that are ISO approved to make certain that all information is secure.

“We understand the value of our client’s information,” Wiser said. “We take every initiative to secure customer information, from our software to our suppliers and our employees. Our employees are closely monitored and highly trained individuals who pass full background checks. Employees are trained to treat all information as confidential and highly sensitive. Another part of our program is to install disaster recovery procedures, our Business Continuation Plan.”

The disaster recovery efforts guarantee Loan Protector’s clients’ business remains productive and prevent customer data loss in case of a disaster at Loan Protector’s sites. Loan Protector maintains a generator that is continuously tested to ensure an emergency short term power source. As ultimate protection, the company leases an off-site, secure location where back-up systems and servers are located. Loan Protector’s clients do not have to be concerned with server mishaps and malfunctions because Loan Protector’s alternate location mirrors the servers at its corporate headquarters. Essentially, if one office were to be destroyed, all client interaction and information would remain safe due to its back-up operations. Loan Protector also ensures that employees are available 24/7 if a disaster should occur.

“As a company, we consider our efforts as part of a holistic approach,” Wiser said. “It is part of the management process to treat customer data like our own. We take every precaution to ensure our systems are accurate, safe and always available to maintain an active and successful business. We are proud to offer our customers this service and are confident that our systems are secure.”

About Intertek Testing Services

Intertek Testing Services is a leading international testing, inspection and certification organization which assesses customers’ products and commodities against a wide range of safety, regulatory, quality and performance standards, and is accredited to certify quality management systems to the ISO 9001:2000 international standard. Intertek has more than 504 offices with 254 laboratories in 60 countries and is increasingly undertaking outsourced testing

work for its customers. Founded in 1888, the company is the world's largest product and commodities testing organization. The company is compiled of more than 10,400 trained professionals to service its 30,000 customers worldwide.

For additional information on the company visit www.intertek.com.

About ISO

The International Organization for Standardization, (ISO) is made up of 146 national standards institutes from countries large and small, industrialized and developing, in all regions of the world. ISO develops voluntary technical standards which contribute to making industrial production and supply more efficient, safer and cleaner, and to making trade between countries easier and fairer. ISO standards also serve to safeguard consumers and users in general of products and services, as well as to make their lives simpler.

For additional information on the organization visit www.iso.org.

About Loan Protector

Loan Protector is a leading independent outsourcer of customized insurance tracking and lender-placed insurance programs, designed to fit each mortgage lender's specific requirements.

Loan Protector offers a complete line of insurance tracking products, including hazard and flood insurance tracking for residential mortgages and multi-line insurance tracking for commercial mortgages. Using its state-of-the-art proprietary software, EasyTrackSM, Loan Protector helps servicers manage their insurance verification, escrow premium payment and lender-placed insurance processes in a secure, online environment.

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

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