

Loan Protector's First Annual User Conference a Success

Attendees gather for informational discussions and product demonstrations

In August 2004, Loan Protector hosted its first user conference at the Daufuskie Island Resort on Daufuskie Island, S.C., attracting insurance outsourcing clients.

The conference highlighted several key topics for mortgage institutions including current and future trends, general insurance tracking issues, product visions and plans, as well as future enhancements. Specific break out sessions were provided for both commercial and residential servicers, allowing attendees to interact with Loan Protector's senior management team regarding recent and future products and services.

Individual guided tours of Loan Protector's Easy Track product were given to demonstrate the use and functionality of the system. Clients were able to see first hand how EasyTrack provides management, audit and maintenance of insurance tracking. Highlighted features displayed how to view insurance on loans with multi-collaterals, have secure "real time" access to loan and insurance data, view images of insurance documents and more.

"Loan Protector's willingness to listen and collaborate with clients is essential

to having a successful partnership," Darlene Ellingson, CUNA Mutual Mortgage Corporation, said. "The conference provided a great opportunity to gather and share our ideas and feedback. I look forward to attending more conferences in the following years."

Attendees stayed in the resort's charming two-bedroom cottages overlooking the ocean and golf course. They enjoyed activities including horseback riding, golfing and the Daufuskie Island's Breathe Spa, Carolina's "Jewel of Spa Resorts."

"The theme of last year's conference was 'Building the Future Together,'" said Ron Wisner, president of Loan Protector. "The

conference was designed to maintain a solid understanding between the clients and our company. We want to ensure that we build working relationships and that we are providing technology solutions that continue to meet the ever-changing needs of our clients. This was a very successful and beneficial conference for our company and our

clients. We received helpful input from our partners that will help us improve upon future endeavors."

The 2005 User Conference will be held at the Four Seasons Hotel in Las Vegas.



Save
The
Date!

EasyTrackSM User Conference 2005

Four Seasons Hotel
Las Vegas

August 21-23, 2005



Spring 2005

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Loan Protector Approved for ISO 17799

Ensures Complete Security of Client Information



In January of this year, Loan Protector 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 Wisner, 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," Wisner 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," Wisner 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."

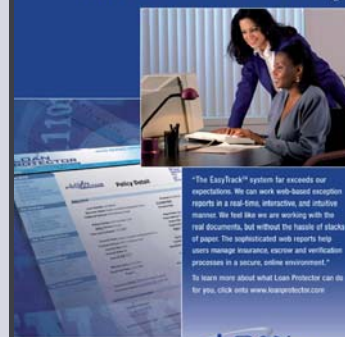
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February 2005
Mortgage Banking
"A Challenging New Environment"

October 2004
Mortgage Servicing News
"Loan Protector Helps Lenders Cope with Added Pressure"

October 2004
Servicing Management
"ISO Stretches Into The Servicing Space"

I Tapped into a Whole New World of Insurance Tracking



"The EasyTrack" system far exceeds our expectations. We can work with shared exception reports in a real time, interactive, and intuitive manner. We feel like we are working with the real documents, but without the hassle of stacks of paper. The sophisticated web reports fully meet mortgage insurance, escrow and verification processes in a secure, online environment." To learn more about what Loan Protector can do for you, click onto www.loanprotector.com

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...and thanks to the way you choose. Being plugged into a whole new world through our exciting Internet connection, you can also get your own in-house and secure web site for your insurance policy, escrow statements and insurance documents, instantly available online. It's not just about tracking the way people believe our technology can help commercial and residential mortgage companies take care. The choice is yours - and we're ready to give you a hand. Visit our web page about business and life.

LENDER CONNECTION



Loan Protector Certified for ISO 9001:2000

Gains international recognition for its quality management system

We are proud to announce the successful completion of the certification process by the International Organization for Standardization. (ISO) 9001:2000. Loan Protector is the only lender-placed insurance and tracking services organization that has been awarded the internationally recognized ISO certification for quality standards in the United States.

“The ISO certification is based around a philosophy that in order to be successful, an organization must be committed to continual improvement of processes and services to best meet the needs of clients,” Ron Wisner, president of Loan Protector, said. “The certification symbolizes Loan Protector’s dedication to providing superior customer service, ensures our client’s information is secure and requires that we have accurate systems in place. ISO requires that organizations not only examine their internal systems, but also closely monitor and evaluate their customer service. The certification further demonstrates our dedication to providing superior customer service and ensuring our clients’ sensitive information is secure. We are thrilled to be recognized for our efforts.”



To become ISO certified, a company must demonstrate it has developed and implemented a quality management system that meets the requirements of the international standard. Audits by an accredited third-party registrar provide independent confirmation that the auditee’s system complies with the requirements. Loan Protector used Intertek Systems Certification, a division of Intertek Testing Services, as its registrar for ISO 9001:2000. Intertek was responsible for reviewing Loan Protector’s quality rules, processes, instructions, forms and records. Areas reviewed included customer requirements and satisfaction, internal audits and continual improvement. The registrar conducts regularly scheduled surveillance audits to maintain the certification.

Bob Carter, senior account executive for Intertek Systems Certification, managed a specialized team of qualified auditors ensuring Loan Protector’s quality management system are in compliance with ISO 9001:2000 requirements. “ISO 9001:2000 certification of financial services companies in this country is rare,” Carter said. “This is a great

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CUNA MUTUAL MORTGAGE CORP. Gains Efficiencies From Loan Protector Fidelity MSP Interface

Loan Protector, with the Fidelity Mortgage Servicing Package (MSP), is enabling CUNA Mutual Mortgage Corporation to more effectively service its loan portfolio.

Using the interface, CUNA Mutual Mortgage Corporation, the leading provider of financial services to credit unions and their members, has the ability to view ongoing insurance reports and status of its members. The daily bi-directional custom interface allows Loan Protector to stay current with changes to mortgage portfolios, while keeping MSP current with the latest insurance information, including policy updates and premium bills.

“Prior to implementing this interface, we processed bills manually and stored paper for long periods of time—it was an arduous task,” said Darlene Ellingson, Insurance Department Supervisor of CUNA Mutual Mortgage Corporation. “Our business process is more efficient now because we have real-time access to insurance documents through Loan Protector’s secure Web site. We can view summarized reports, add an insurance payee and use the payee for a renewal disbursement in one day—that is something we could not do prior to the interface.”

Loan Protector sorts, identifies, prioritizes, images, stores and destroys all of CUNA Mutual Mortgage Corporation’s incoming mail. Additionally, Loan Protector manages daily and monthly report logs of member calls and handles letter requests made by insurance companies and members, significantly reducing the amount of time and resources CUNA has to dedicate to this task.

“The interface has allowed us to save valuable resources,” Ellingson said. “Even with increasing volume, we are able to maintain staff levels due to Loan Protector’s call center, which significantly helps with incoming mail and outbound calling. It truly has been a time-saving process.”

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CHANGE SERVICE REQUESTED

CUNA MUTUAL MORTGAGE CORP. Gains Efficiencies From New Interface continued...

“With our proprietary tracking software, EasyTrack, we can track more than one property per loan and track unlimited lines of coverage per property,” said Ron Wisner, president of Loan Protector. “We load the bills that should be paid into MSP via the interface, while exception bills are reviewed through EasyTrack. Our interface with Fidelity MSP further positions CUNA Mutual Mortgage Corporation as a leader within an increasingly competitive marketplace, enabling the company to produce beneficial services to its members.”

Loan Protector Certified for ISO 9000:2000 continued...

accomplishment for the Loan Protector team.”

In preparation for the ISO certification, Loan Protector implemented a comprehensive quality management system to continually improve its processes and products. Each business process is documented and ownership is clearly defined. Key customer, regulatory and internal requirements are written into quality plans, which the managers use to guide process activities and monitor results. In addition, job instructions and forms are controlled and published from a single source, and all documents are automatically published in electronic books customized to the areas where they are used. Employees are trained using the current instructions, and their progress is recorded. Specially-trained employees audit processes to verify compliance with the planned arrangements.

The Lender Connection is a publication of Loan Protector Insurance Services, the leading independent outsourcer of customized insurance tracking and lender-placed insurance programs, designed to fit each mortgage lender's specific requirements. We offer 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. Loan Protector has custom interfaces with most of the residential loan servicing platforms including Fidelity MSP, MortgageServ, and FICS. Our custom interfaces with commercial loan servicing platforms include McCracken and Enterprise.

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