



A Letter from Thomas Gorman

Dear Emile,

Wow! 2007 was quite a year at Fiserv. It was the year that MortgageServ evolved into a full-fledged real estate and consumer loan servicing platform. The platform now supports mortgages, closed-end seconds, home equity lines, unsecured credit lines and installment loans. We are also adding indirect loan functionality to the platform in 2008. As a result, **we have officially changed the name of MortgageServ to the Fiserv Loan Servicing Platform**. This name change removes a perception barrier in the industry - it will now be easier for you, our mortgage servicing clients, to extol the virtues of the platform to your consumer lending counterparts. Your institution is now positioned to benefit from single-platform servicing, reduce additional IT costs and staffing expenses and create consumer and mortgage lending revenue opportunities.

One of the ways your institution can benefit from single platform servicing is by having the opportunity to securitize consumer loans to generate secondary market income. Be sure to read the article below on client activation of our platform's rule-based investor accounting functionality.

Please enjoy our new electronic newsletter format and look for more issues during 2008. It is going to be another exciting year as we work with our client partners to define our Cash rule-engine and add indirect loan support to the platform.

Sincerely,

Tom Gorman
President
Fiserv Loan Servicing Platform

Client Satisfaction at All Time High!

Because of our Partners in Excellence program you are aware that Fiserv is dedicated to delivering superior client satisfaction. Each year, our client companies receive a client satisfaction survey. I am pleased to announce that in 2007, on a scale of 1 to 7 (1 being the best possible rating), **we received a 1.39 rating on the 2007 client survey**. This is an impressive 41% improvement over the last four years. The survey evaluates our ability to provide you with day-to-day support for loan servicing. The survey evaluates your satisfaction with the Loan Servicing Platform, our client support, consulting, communications and training and conversion services. We are in the business to serve you and it is your feedback that has helped us meet and exceed your expectations. **Thank you for allowing us to provide you with technology and services that bring your institutions the value and opportunities to help facilitate your growth.**

Clients Activate Rule-based Investor Functionality

Client training and activation activities are now under way for the Fiserv Loan Servicing Platform Investor Enhancement--a comprehensive update of the Investor component of the platform that moves Fiserv Investor functionality to rule-based processing.