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Mortgage Industry Publications

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**HEADLINE: AFN and NALTEA form powerful new industry alliance.**

**BODY:**

St. Louis, MO -- (September 15, 2005) - The American Legal and Financial Network, (AFN) the largest non-profit organization of its kind in the United States, offering legal, collateral product services and technology solutions to the financial and real estate industries, today announced that the members of the National Association of Land Title Examiners and Abstractors (NALTEA) will be joining The American Legal and Financial Network as affiliates.

William LeRoy, Chief Executive Officer of the AFN explained; "The underlying research that supports the creation of Title Insurance products is the domain of the Title Examiner. This process is a critical one and has a direct bearing upon the entire mortgage process. NALTEA is the first organization dedicated to improving the quality of the title evidence used as a basis for title insurance, with a continuing focus on abstractor education, and we believe this will bring sweeping changes to this industry segment."

Stacie Hawkins, AFN's Director of Strategic Projects agreed and further stated; "The creation of a strategic working relationship with the members of NALTEA is a powerful "mortgage industry win win." As more and more scrutiny is focused upon the accuracy of the land and title data that ultimately becomes a title product, the process by which the information is gathered becomes more and more critical. NALTEA's commitment to excellence raises the bar in this regard and is a "mission critical" initiative that will strongly impact all mortgage banking stakeholders."

Jay Duncan, President of NALTEA said; "With title claims continually on the rise, NALTEA will be vigilant in its efforts to have and promote best practices among its members. All title products are based on the abstractor's work and a good foundation is required when building any product. This is not only a benefit to the abstractor, title client, and the lender, but most importantly, it is a benefit to the consumer."

**Additional Info.:****About The National Association Land Title Examiners and Abstractors (NALTEA)**

The National Association Land Title Examiners was created to establish and maintain uniform standards and practices for the profession of land records abstracting by setting forth guidelines for training, experience and ethical conduct, to foster better relationships among title examiners/abstractors and those whom they serve, i.e., title insurers, lending institutions, attorneys and other land title professionals, to provide information and education to the membership of the Association; to members of local, state and federal legislatures having jurisdiction over the land title industry; to consumers; and to businesses engaging in the transfer of ownership interests in real estate, and to promote understanding and awareness of the importance of the proper examination, abstracting and reporting of land title records. The mission of the Association is to; "To foster better understanding between the membership and others involved in the title profession, to provide information and education to the membership and others, and to assist the members in providing quality service to their clients."

**About The American Legal and Financial Network "AFN"**

The American Legal & Financial Network "AFN" is the largest national organization of its kind, comprised of mortgage banking attorneys and industry professionals. The mission of AFN is to provide exceptional nation-wide service to the mortgage banking community. The AFN is a true open network of highly experienced attorneys and key industry providers who are committed to the advancement of creative thinking and solid industry practices. Since it's inception in late 2002, the AFN has quickly become a "go to" industry resource. The Mortgage Banking Community needs a powerful forum where industry representatives can come together to forge solutions to the current issues which face us all. The AFN is this industry forum. The AFN encompasses participants from all segments of the Mortgage Banking Community, including: Financial Institutions, Mortgage Banking Attorneys, Mortgage Brokers, In House Counsel, Investors, Governmental Agency's, Industry Service Providers, and the like.