

FLDI Announces New Alliance With U.S. Recordings, Inc. and American Title, Inc.

ORLANDO, Fla., Mar. 29, 2005 - First Lenders Data, Inc. (FLDI), an Austin, Texas-based technology, data and bundled services provider, announced at the MBA's National Technology in Mortgage Banking Conference & Expo that it has developed an integration alliance with St. Paul, Minn.-based U.S. Recordings, Inc. (USR), a nationwide specialist in document recording solutions, and Omaha, Neb.-based American Title, Inc. (AMTI), a nationwide provider of title reports, title insurance and closing services for the real estate industry.

The alliance combines the resources of three nationwide specialists in their respected fields. USR's traditional document recording services, along with access to InteleDoc Plus T , a multi-level e-recording platform, and AMTI's title and closing services, are now available to lending institutions through FLDI's bundled mortgage services platform.

"The variety of services offered through this alliance helps to simplify the way lenders close loans, and can change the way they do business with technology vendors," said Jeff Carlson, CEO of USR. "The capabilities of all three companies involved with the alliance compliment each other and help to seamlessly integrate each others' technology solutions."

"Smart lenders are increasingly using bundled services to reduce costs and enhance their ability to serve their customers," said Bill Mackintosh , president of AMTI. "This alliance provides a competitive edge to lenders interested in more effectively managing their technology vendors and further strengthening their position within the market in the wake of the re-fi boom."

"The alliance uses a single bundled services and vendor management platform to link lenders with a wide variety of specialists in strategic areas of the mortgage settlement services process," said Tedd Smith, CEO of FLDI. "The options available through this alliance can lower the closing costs on traditional mortgages as well as home equity loans, speed up closing and recording times and provide easier invoicing through disbursements to vendors."

FLDI works directly with mortgage service data providers and vendors on behalf of banks, mortgage lenders and credit unions to provide a variety of mortgage solutions through a single point - web dashboard. FLDI and its licensed versions offer FLDI's customers a wide selection of bundled financial services such as credit reports, AVMs, insured AVMs, appraisals, flood certifications, title reports, lien reports, income verification, closing services, and recording services. These bundled services

are a cost-effective method for financial institutions to manage the entire origination process.

About U.S. Recordings, Inc.

U.S. Recordings (St. Paul, Minn.) provides services related to the recording of deeds, mortgages, MERS registration, preparation and recordation of satisfactions and assignments, for residential and commercial lenders throughout the United States since 1967. USR's InteleDoc PlusT software enables the e-recording of documents from lender to county, providing fast and virtually first-time, 100 percent accurate recordings. The company's web based Document Tracking System provides a service for customers to check on the filing status, view images, and real-time reporting 24/7. For more information about USR, visit www.usrecordings.com.

About American Title, Inc.

American Title, Inc. is headquartered in Omaha, Neb. and has provided property reports, last vesting deeds reports, flood determinations, title insurance and other services to the real estate industry for more than 10 years. AMTI utilizes its Web-based order management system called American Title Express to enable customers to have access to their reports 24/7. For more information about AMTI, visit the Web site at www.americantitleinc.com.

About First Lenders Data, Inc.

First Lenders Data Inc. (FLDI) is an Austin, Texas-based provider of settlement service solutions to the mortgage lending industry. FLDI offers its products and services through its proprietary Web-based platform. The company's product offerings include credit reports, flood certifications, AVMs and appraisals, as well as title, closing and recording services. Additionally, FLDI provides more progressive services, including hybrid and gap valuations, guaranteed AVMs and alternative lien reports.