

Stewart eMortgage Solutions, a division of PropertyInfo Corporation, has been working closely with AmTrust Mortgage to assist them with their vision for paperless lending. AmTrust Mortgage is one of the industry's leading wholesale lenders who has led the paperless and electronic closing charge for the past several years.

Years ago, in alliance with Fannie Mae and MERS®, AmTrust established itself as the leader in mortgage technology by being the first wholesale lender to register an eNote in the MERS eRegistry and sell it to Fannie Mae for securitization. AmTrust has developed a proprietary electronic closing platform, called "eSign™" and is launching a new campaign where they will be requiring that all of their mortgage broker partners have their loans electronically closed on the AmTrust eSign platform.

In order for AmTrust to fulfill this vision they need a strong title company partner, which is where Stewart Title comes into the picture. Stewart and AmTrust have partnered to make our offices available for electronic closing using "eSign".

As one of our electronic closing-enabled offices, you are clearly positioned to become a front-runner for title and closing business from AmTrust and other lenders. Stewart offices that become electronic closing enabled will be promoted by AmTrust to their network of brokers as preferred locations for the closing of their loans. Additionally, AmTrust local sales representatives will work with you in promoting your office to their local network of mortgage brokers.

If you wish to participate in this program and also join the Stewart Network of eClosingRoom™ offices, you will need to become electronically enabled for eClosingRoom.

Frequently Asked Questions:

What does a Stewart office need to do to be prepared for AmTrust business?

In order to support AmTrust loan closings you will need to do the following:

1. E-mail us at emortgagesolutions@stewart.com for the equipment requirements and closing room setup information.
2. Visit <http://www.esignmortgage.com/getStarted.html> and follow the instructions under "For Title Companies or Closing Agents". Here you will register with AmTrust to utilize "eSign" and register for training on this AmTrust technology. There are no fees involved.
3. After your office has demonstrated proficiency with electronic closings, a local AmTrust Bank account executive will "eSign" certify you and begin to market your office to AmTrust Bank clients.

What if my county doesn't support eRecordings?

AmTrust's eSign technology only supports non-recordable documents at this time. Any documents that need to be recorded will still be signed with ink and paper.

Do I need Stewart's SureClose® or eClosingRoom Technology to close AmTrust loans?

Not at this time; however, AmTrust will be piloting the use of our technology in the near future. Stewart's eClosingRoom allows for electronic notarization of documents, and more importantly, through SureClose borrowers are able to view their closing documents prior to closing. This feature is one of the most significant customer experience improvements of electronic closings.

With the implementation of Stewart's eClosingRoom your office will be prepared to work with AmTrust, several other large lenders, as well as your local lending customers.

Will I be guaranteed to receive business if I sign up for this program?

No lender can guarantee that you will receive business if you sign up for this program or any other service. We can guarantee you that at this time Stewart is the preferred partner. If you become one of the early adopters, you will be promoted to the AmTrust mortgage brokers, and you will have an

excellent opportunity to grow this business. Working with AmTrust Bank sales representatives throughout the country, there is a great mutual opportunity to make new contacts and develop new referral sources. Our competitors have not embraced electronic closings to the same degree as Stewart and therefore you have a window of opportunity to establish yourself as a leader in your market and grow your lender business.

For additional information you may also email emortgagesolutions@stewart.com.

Thank you,
Pat Vaden
CEO, PropertyInfo Corporation, a Stewart Company

Jason Nadeau
SVP – eMortgage Solutions division, PropertyInfo Corporation, a Stewart Company