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## **First Title and Calyx Announce Integration**

**SAN JOSE, CALIF. and Rockville, MD.— October 24, 2006,** Calyx® Software, provider of the mortgage industry-leading Point® software and First Title & Escrow, Inc. (First Title), a nationwide provider of title and closing services to mortgage lenders and brokers, today announced a collaboration agreement to make First Title one of two title vendors on the Calyx DirectConnect™ platform. When completed, the MISMO interface-based integration will allow Point users to transmit title and closing orders directly from their Point desktop.

Because of the integration, Point users will receive an instant HUD-1 in the Point file, complete with exact closing, recording and title insurance premium fees. Because these numbers can be imported at an early stage in the loan, originators can price their loans more accurately earlier and streamline the origination processes.

"First Title is excited to be able to offer our products through DirectConnect to the incredible number of Point users," said Steven Papermaster, CEO of First Title. "With respect to both future products and our existing offering, Calyx is a great partner. Working together, we can make a difference in MISMO and eventually help alleviate some RESPA concerns for our industry."

Calyx and First Title are working together to recommend upgrades to the MISMO Title specifications that will allow for an accurate Good Faith Estimate (GFE). Those updates are expected with the next release of MISMO. With additional fields added to the MISMO Title specifications, First Title will include exact loan data and will insure (not to exceed) closing fees, title fees and recordation fees directly in the Point file. First Title is offering that product through their Web interface, [www.firsttitleservices.com](http://www.firsttitleservices.com), today.

"DirectConnect partners like First Title are quickly expanding our offerings and helping Point users be more productive everyday," said Dennis Boggs, senior vice president of Calyx Software. "We look forward to the next steps in this partnership. For the past year, Point users have seen consistent innovation and quality enhancements that make sense for today's originator. Companies like First Title will continue to play an important part of that growth and reliable quality from all Calyx Software products."

### ***About Calyx Software***

Calyx Software is dedicated to helping mortgage brokers and direct lenders increase their profitability by providing reliable and affordable software that streamlines and optimizes all phases of the loan process—from loan marketing through closing. The Calyx® Point® Solution connects loan officers and processors to numerous lenders and service providers, using technology that allows all parties to exchange data easily. This seamless interaction,

coupled with the robust features in the Point product line, increases efficiency and maximizes profitability by enabling more loans to close more quickly.

For more information about Point or other Calyx Software products, visit [www.calyxsoftware.com](http://www.calyxsoftware.com).

***About First Title & Escrow, Inc.***

First Title & Escrow is a full service company dedicated to providing exceptional title insurance, real estate closing and related services to lenders, brokers and purchasers around the country. First Title is licensed to write title insurance in forty-one states for your residential or commercial real estate transactions. First Title performs non-title insurance transactions, appraisals and settlement services in all fifty states. The company's web site is [www.firsttitleservices.com](http://www.firsttitleservices.com).

For more information about First Title, please contact Stephen Papermaster, president, via email [spape@firsttitleservices.com](mailto:spape@firsttitleservices.com) or by phone 301-279-0303 extension 305.

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