

NEWS

From:

STEWART INFORMATION SERVICES CORP.

P.O. Box 2029, Houston, Texas 77252-2029

<http://www.stewart.com>

Contact: Ted C. Jones, Director-Investor Relations
(713) 625-8014 ted@stewart.com

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Stewart Lender Services Offers Short Sale and Deed-in-Lieu Services to Mortgage Servicers

Proactive approach perfect for HAFA implementation

HOUSTON (February 23, 2010) – Stewart Lender Services (SLS), a wholly owned subsidiary of Stewart Title Company, announced today a comprehensive solution to help mortgage servicers meet the requirements of the Home Affordable Foreclosure Alternatives (HAFA) program. HAFA provides additional options and incentives to borrowers, servicers and investors who utilize a short sale or deed-in-lieu to avoid costly foreclosures.

“SLS is an industry leader – offering mortgage servicers an effective alternative to costly in-house processing,” said Jason Nadeau, SLS president and chief executive officer. “Our Home Retention Services group has now developed a solution for mortgage servicers seeking an efficient means for complying with HAFA requirements. Using an experienced and proven FDCPA -compliant Borrower Contact Center and fully integrated workflows, we can handle properties throughout the distressed asset continuum – loan modification, short sale, deed-in-lieu, foreclosure, asset management and disposition – improving communication among all parties and accelerating transaction completion.”

Borrowers can be easily transitioned from the failed loan modification to a short sale option, and further on to a deed-in-lieu of foreclosure in the event the short sale is unsuccessful.

To compress the time for completing a short sale, or implementing a deed-in-lieu, SLS title and settlement teams work up front to identify any potential title issues and necessary third-party payoffs to immediately begin curative title work. This assists in investor and mortgage insurance negotiations and ensures that hurdles in the transaction are cleared prior to the receipt of an offer to purchase the property or transfer of deed.

The SLS Short Sale Management Center combines experienced professionals and proven

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technology to improve the speed and effectiveness of short sale transactions. The Center relieves servicers of the time-consuming, labor-intensive short sale process, moving it into the hands of an experienced real estate transaction management company.

Deed-in-lieu transactions are often complex and ultimately require the experience of a title underwriter to complete. SLS has the experience and vested interest to ensure each transaction is conducted properly. Stewart combines a proven loss-mitigation organization with more than 100 years experience in complex title curative services to provide a seamless solution.

Stewart's combined short sale/deed-in-lieu process and proactive title review offers a single-source foreclosure alternative solution that allows for a smooth transfer from short sale to deed-in-lieu eliminating any delays in the marketing of the property after transfer to the lender.

More information on HAFA can be found at <http://makinghomeaffordable.gov/>.

Visit <http://www.stewartlenderservices.com> to find out more about Stewart Lender Services' HAFA options and other reasons why Stewart is the right company for all of your home retention service needs. To speak with a lender services representative, contact lenderservices@stewart.com or call (800) 577-6674.

About Stewart Lender Services

Stewart Lenders Services, a wholly owned subsidiary of Stewart Title Company, is a nationwide provider of centralized origination, loss mitigation and REO asset solutions for mortgage lenders and servicers. With more than a century of experience matched with the industry's leading technologies, SLS helps lenders and servicers meet the rapidly changing demands of today's market. SLS has the financial strength, industry knowledge and proven flexibility to perform throughout the lifecycle of a loan. More information can be found at <http://www.stewartlenderservices.com>.

About Stewart

Stewart Title Company, is a wholly owned subsidiary of Stewart Information Services Corp. (NYSE-STC), a customer-driven, technology-enabled, strategically competitive, real estate information, title insurance and transaction management company. Stewart provides title insurance and related information services required for settlement by the real estate and mortgage industries throughout the United States and international markets. Stewart also provides post-closing lender services, automated county clerk land records, property ownership mapping, geographic information systems, property information reports, flood certificates, document preparation, background checks and expertise in tax-deferred exchanges. More information can be found at <http://www.stewart.com> or follow Stewart on Twitter [@stewarttitleco](https://twitter.com/stewarttitleco).

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