



## NEWS RELEASE

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### FOR IMMEDIATE RELEASE

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### **Lender Processing Services Licenses XSell's Risk FrameworkX**

*Innovative Solution Focuses on Resolving Consumer Payment Challenges Across the Enterprise at all Consumer Touch-Points*

JACKSONVILLE, Fla. – (October 13, 2008) – XSell® LLC, a leading provider of on-demand cross-sell, loyalty and retention technology solutions announced today that Lender Processing Services, Inc.(LPS), a leading provider of integrated technology and services to the financial services industry, has licensed XSell's Risk FrameworkX, a highly configurable platform that seamlessly integrates with a lender's existing servicing and banking technologies to deliver targeted risk management and loss mitigation recommendations to at-risk customers through multiple communication channels, including collections, call center, Web site and IVR.

"The current economic environment demands innovative solutions to new complex challenges," said Grace Brasington, executive vice president of LPS' Strategic Consulting group. "Financial institutions need to assess risk across product silos and take action early to survive in today's chaotic environment. XSell's Risk FrameworkX delivers LPS unique capabilities that will help our clients better address the current market challenges"

Recent bank failures requiring government intervention highlight the lack of actionable risk management within the lending industry including the inability to proactively manage default risks, especially those compounded by customers with multiple loan products.

LPS will leverage XSell Risk FrameworkX to deliver LPS' new Proactive Risk Management solution to LPS clients. Proactive Risk Management delivers innovative features that are required to address today's market conditions including:

- A customer interaction data store using aggregated customer information, including multiple loan types, customer-event triggers, market segmentation and data analytics;
- Targeted risk management recommendations based upon Lender, Investor, and

- regulatory guidelines utilizing a comprehensive view of customer information;
- Personalized recommendations at points of customer contacts including collections, call center, website, IVR and other customer touch points;
  - A flexible web services framework to integrate real time recommendations with Lender servicing and lending technology;
  - Actionable workflow processes to control the risk management process from initial interaction through to fulfillment.

“We’re excited to extend our partnership with LPS to deliver an innovative solution to the complex challenge of proactive risk management” said Rob Lee, CEO of XSell. “LPS’ decision to utilize Risk FrameworkX is a strong endorsement of the sophistication of our platform.”

#### About Lender Processing Services

LPS is a leading provider of integrated technology and services to the mortgage industry. LPS offers solutions that span the mortgage continuum, including lead generation, origination, servicing, portfolio retention, risk management and default, augmented by the company's award-winning customer support and professional services. Approximately 50 percent of all U.S. mortgages are serviced using LPS' Mortgage Servicing Package (MSP). In fact, many of the nation's top servicers rely on MSP, including seven of the top 10 and 16 of the top 20. LPS also offers proprietary mortgage and real estate data and analytics for the mortgage and capital markets industries. For more information about LPS, please visit [www.lpsvcs.com](http://www.lpsvcs.com).

#### About XSell

XSell provides a powerful customer interaction management capability using a multi-channel platform that creates compelling product and service recommendations, that are presented consistently through all of a company’s customer touch points - including call centers, websites, mobile devices and interactive voice response (IVR) units. The XSell platform is currently deployed by leading organizations in a variety of industries who share the goal of optimizing customer interactions with accurate and consistent recommendations. For more information about XSell, please visit the company’s Web site at [www.GoXSell.com](http://www.GoXSell.com).