



April 1, 2005

Regulatory Counsel Group, Inc.
295 West Crossville Road, Suite #530
Roswell, GA 30075

RE: A JOB WELL DONE

Dear Scott and Stacey:

As you are aware, about a year ago, RSA Mortgage Solutions, Inc. an indirect wholly-owned subsidiary of Fiserv, Inc. retained Regulatory Counsel Group, Inc. to assist us in acquiring mortgage broker licenses in all U.S. jurisdictions.

Before embarking on such a major initiative, RSA was compelled to also review your competition in advance of retaining Regulatory Counsel. As a result of such careful review, RSA learned that from a knowledge, professionalism, commitment, and cost standpoint, Regulatory Counsel's total service offering outweighed the value offered by your competition.

RSA is also in the service industry and we prefer to maintain partner relationships with our clients rather than purchaser/vendor relationships. Regulatory Counsel has partnered with RSA in every sense of the word.

Regulatory Counsel's patience and flexibility in researching the unique complications presented by our project have been extraordinary. In addition, Regulatory Counsel really went to bat for RSA with the regulators in explaining our business model and reaching "doable" solutions with jurisdictions. Positive outcomes were clearly influenced by the respect Regulatory Counsel receives from regulators that has been built by years of quality experiences the regulators have had with Regulatory Counsel.

Regulatory Counsel strives to get applications done right the first time which made RSA beat average lead times. Lead times were also lessened by Regulatory Counsel's keeping up to date and persistent follow through and diligence in getting answers from necessary parties.

Last but not least, RSA has truly enjoyed working with the entire Regulatory Counsel Team and considers you to be not only subject matter experts and excellent partners but also friends.

RSA greatly appreciates all of your efforts on our behalf.

Very truly yours,
RSA MORTGAGE SOLUTIONS, INC.

By: 
Julie Haley
Corporate Counsel

Thanks for everything!!