

## Important Industry News:

### Best Practice Risk Management Program Introduced



Fidelity National Financial's UCC/Plus Risk Management Program was designed to improve credit quality for commercial loans secured by Article 8 and Article 9 reliance collateral. As such it is intended to reduce loan loss reserves, and accordingly, regulatory capital requirements. The result is increased liquidity and bank operating margins. The lender's use of this innovative new risk management tool also reduces operational risk while improving transactional transparency.

UCC/Plus insures the lender's security interest for validity, enforceability, attachment, perfection and priority. Policies protect against fraud, forgery, documentation defects and search office errors & omissions. UCC/Plus includes UCC search and filing functions, and provides for cost-of-defense in the event of a third party challenge to the insured lender's lien priority. [More info.](#)

For more information see [www.uccplus.com](http://www.uccplus.com), [www.riskmanagement.fnf.com](http://www.riskmanagement.fnf.com) or contact Ted Sprink, Senior Vice President and National Marketing Director at 760-931-4731 or [tsprink@fnf.com](mailto:tsprink@fnf.com)



"UCC/Plus Policy Approved For Use In Texas."  
[More info.](#)



"Canadian "PPSAP/Plus" Policy Now Available."  
[More info.](#)

### Fidelity's Risk Management Program Sponsors Key Conferences:

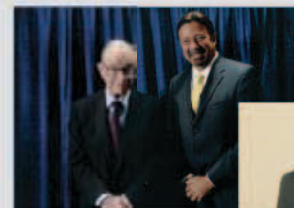
Senior Executives of Fidelity National Financial's UCC Risk Management Program will attend the TURN AROUND MANAGEMENT ASSOCIATION'S Annual conference in New Orleans October 27-29 2008. See conference details at [www.turnaround.org](http://www.turnaround.org).

The Risk Management Program of Fidelity National Financial, Inc. will sponsor the COMMERCIAL FINANCE ASSOCIATION'S Annual conference in San Francisco November 12-14, 2008. See conference details at [www.cfa.com](http://www.cfa.com)

Senior executives of Fidelity National Financial's Risk Management Program will be attending the RISK MANAGEMENT ASSOCIATION'S Annual conference in Baltimore October 18-21, 2008. More info at [www.rmahq.org](http://www.rmahq.org).

The UCC Insurance Division of Fidelity National Financial, with significant experience in mezzanine finance transactions, will be an exhibitor and sponsor of IMN'S 8TH ANNUAL MEZZANINE CONFERENCE in New York December 1-2, 2008. See conference details at [www.imn.org](http://www.imn.org).

#### Previous CFA Speakers:



Greenspan/Sprink,  
CFA 2006



Brokaw/Sprink,  
CFA 2007

### Fidelity Introduces New Mezzanine Market Owner's Policy:



Introducing the UCC/Plus Owner's Policy, setting a new standard of "Best Practice Protection" for the Mezzanine loan market. This new Policy insures an entity purchasing a limited liability company interest, a limited partnership interest or an Equity Interest in a traditional corporation, takes OWNERSHIP of such an interest, free and clear of competing interests or claims of a lien creditor. Only UCC/Plus insures OWNERSHIP that is well beyond the "free of encumbrance" claims of competing UCC policies. Additional details concerning Fidelity's UCC/Plus Mezzanine Program and Fidelity's UCC/Plus Risk Management Program are available by contacting Theodore H. Sprink at 760-931-4731, via e-mail [tsprink@fnf.com](mailto:tsprink@fnf.com) or by visiting [www.uccplus.com](http://www.uccplus.com). Gary Zimmerman can be contacted at 312-223-2441 or via email [gary.zimmerman@fnf.com](mailto:gary.zimmerman@fnf.com)

### Meet the Experts:



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**Theodore H. Sprink**  
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