# Fidelity National Financial Announces the inHere™ Experience Platform that Transforms the Real Estate Transaction Experience, Helping to Enhance the Safety and Simplicity Needed to Start, Track, Notarize, and Close Residential Real Estate Transactions

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JACKSONVILLE, Fla., Dec. 10, 2020 /PRNewswire/ -- Fidelity National Financial, Inc. (NYSE: FNF) ("FNF" or the "Company") a leading provider of title insurance and transaction services to the real estate and mortgage industries and the nation's largest title insurance company, through its title insurance underwriters, announced today the inHere™ Experience Platform, a technology platform designed to transform the experience of buying, selling, or refinancing a home.

For years, the process of purchasing, selling, or refinancing a property has remained largely unchanged. Until now. The inHere Experience Platform transforms the real estate transaction experience, helping to enhance the safety and simplicity needed to start and track the progress of a real estate transaction, as well as, notarize and sign documents needed to close on a home.

"The real estate industry is now at an inflection point," said Randy Quirk, CEO, Fidelity National Financial. "Evidence supports the fact that real estate professionals and consumers are ready to embrace change in the closing process, but there hasn't been a large enough coordinated effort to deliver on the customer's desire for change or to capitalize on the change itself. The inHere Experience Platform overcomes these hurdles and provides the necessary scale needed for real change to occur," said Quirk.

This is because inHere is being brought to the market by the largest family of title and settlement companies, and inHere works with the nation's largest network of trusted escrow and settlement professionals.

"Our digital vision involves leveraging our significant national footprint, expert network of local escrow and settlement professionals, and the latest cloud-based technology to reimagine the experience for real estate professionals and consumers involved in the millions of real estate transactions we handle every year. We believe that our experienced team of professionals are our greatest asset and we are committed to continually empowering them to provide the best services possible. The inHere Experience Platform is the realization of this effort," said Michael Nolan, President, Fidelity National Financial.

The first component of inHere, startSafe®, originally announced in early 2020, is a digital experience for buyers and sellers to begin their real estate transaction and dynamically guide them through the completion of the opening process. startSafe has already been used by over a million consumers since it was introduced.

The second major component of the inHere Experience Platform is the inHere mobile app and portal. inHere is a mobile-first, transaction management solution designed for everyone involved in the home purchase, sale, or refinance process. It gives real estate professionals and consumers access to track the progress of the transaction, as well as collaborate and securely communicate with local escrow and settlement professionals throughout the transaction. And because inHere will be provided and supported by all of the FNF family of title companies, every real estate agent, lender, buyer, seller, or borrower can benefit from the better experience it provides.

"The inHere Experience Platform is built with a digital-first, mobile-first focus. Over the past few years, we have successfully migrated to cloud-based solutions and fully implemented digital connections to our key systems," said Jason Nadeau, Chief Digital Officer, Fidelity National Financial. "What we have done that is unique is we have reimagined the process of managing and closing a real estate transaction *within* the nation's largest footprint of settlement service providers. By investing in a digital infrastructure instead of investing in outside ventures, we don't need to rely on new entities to drive change. Rather, we have spent the time to develop a technology platform that is easily deployed at scale and empowers our trusted staff to bring the digital inHere experience to millions of transactions quickly," said Nadeau.

These integrated technology solutions work together seamlessly to provide a totally redesigned, transparent real estate experience from the moment a transaction is initiated all the way through closing. Lenders and mortgage companies, real estate agents and attorneys, title and escrow companies, and consumers each have different needs in a real estate transaction. And inHere is the first experience platform to address the three very important, yet very distinct parts of buying, selling, or refinancing a home: *1) Transaction Transparency; 2) Finance Closing; and 3) Transfer of Title / Ownership Closing.*

inHere's startSafe is deployed and has already been delivered to over a million consumers. The inHere mobile app and portal, as well as, components of the inHere Experience Platform that reimagine remote notarization and provide a guided closing experience are being deployed throughout FNF's family of title companies now and will continue through 2021. Additional details regarding each individual component of the inHere Experience Platform will be announced in the coming months.

"We are committed to expanding our technology investments that will assist in bringing to market new parts of the inHere Experience Platform. We see the inHere mobile app, portal, and digital notarization and closing capabilities reducing costs and increasing market share," said Quirk. "We are excited about inHere and will continue to focus on improving the security, transparency, and the overall closing experience for our customers throughout our title and settlement operations nationwide."

**About Fidelity National Financial, Inc.**
Fidelity National Financial, Inc. (NYSE: FNF) is a leading provider of title insurance and transaction services to the real estate and mortgage industries. FNF is the nation's largest title insurance company through its title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title and National Title of New York - that collectively issue more title insurance policies than any other title company in the United States.

More information about FNF can be found at fnf.com.

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