Fidelity National Financial Announces Close inHere, A Dynamic, Mobile-Friendly, Guided Closing Experience To Accommodate Simpler, More Efficient Hybrid And Full-Digital Real Estate Closings

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Jacksonville, Fla. January 13, 2021 - Fidelity National Financial® (FNF®), 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 Close inHere™, a dynamic, guided digital closing experience for consumers finalizing any type of real estate transaction. Close inHere is part of the inHere Experience Platform, a technology platform designed to transform buying, selling, or refinancing a home announced last month.

For many consumers, the most overwhelming part of buying, selling, or refinancing real estate comes when all the legal documents, necessary for the transaction to be finalized, are delivered, need to be reviewed and signed. For over 100 years, a typical consumer first sees these documents at closing and is asked to review and sign them on the spot.

The concept of a digital closing has held the promise of transforming the real estate industry by improving the consumer's closing experience for two decades. However, initial attempts to move digital closings more mainstream have failed because existing digital closing solutions have simply lifted the familiar paper process and moved it into a computer, substituting the pen for a mouse and the paper for a screen. Digital closing systems, as they are designed today, provide little relief for the pressure and anxiety for consumers at closing.

Close inHere breaks this cycle and reimagines the closing of real estate transactions in two revolutionary respects.

First, Close inHere frees the real estate industry by offering consumers a user-friendly, *guided experience focused upon the key aspects of the closing process.* This experience is not merely paper documents displayed as pixels rather than parchment. Instead, Close inHere presents componentized and interactive closing information packed with on-demand explanations, tips, and definitions.

Second, Close inHere redesigns the entire real estate closing process creating a highly orchestrated, digitally enabled, coordinated experience.

"Close inHere is the closing process reimagined from the ground up, based upon digital tools instead of the traditional paper paradigm," says Jason Nadeau, Chief Digital Officer, Fidelity National Financial. "Close inHere empowers our staff of closing professionals to deliver a truly digital, intelligent, and interactive guided approach to closing."

With Close inHere, consumers can review, and verify data, as well as access educational information designed to alleviate anxiety and information overload. The best part is that consumers can do all this from the convenience of their own home, at a time that works for them, prior to the ceremonial signing event.

In addition to the *guided experience*, Close inHere allows consumers to ask questions, raise concerns, and highlight potential errors (misspellings or incorrect amounts) days before signing. This again is designed to help reduce anxiety on the consumer's part, but also helps avoid delays related to final approval of closing data by the lender or title company.

"The COVID-19 global pandemic has taught us a great deal," said Fidelity National Financial President, Michael Nolan. "Everyone involved in the housing ecosystem has seen that the adoption of digital solutions on a large scale is our future; and sooner than we thought. Real estate closings will transition to include a new digital experience that leverages our nationwide network of trusted closing professionals and now is the time to accelerate that adoption. We've determined Close inHere is our key to growing adoption of digital closings at scale."

Close inHere is part of the inHere Experience Platform, a technology platform designed to transform the experience of buying, selling, or refinancing a home. The inHere Experience Platform includes:

- **inHere's startSafe** - a digital experience for buyers and sellers to begin their real estate transaction that dynamically guides them through the completion of the opening process. startSafe has been deployed and has already been delivered to over a million consumers.
- **inHere Mobile App + Portal -** a mobile-first, transaction management solution designed for everyone involved in the home purchase, sale, or refinance process.
- **Close inHere** provides a user-friendly, *guided experience through structured closing data that must be reviewed, and verified.* Close inHere redesigns the entire real estate closing process creating a highly orchestrated, digitally enabled, coordinated experience.

The entire suite of inHere solutions 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.

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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