

FITCH UPGRADES LOANCARE SERVICING CENTER'S RMBS SERVICER RATING TO 'RPS3'

Fitch Ratings-New York-03 April 2006: Fitch Ratings upgrades LoanCare Servicing Center, Inc.'s (LoanCare) residential primary servicer rating to 'RPS3' from 'RPS3-' for prime product. The rating is based on LoanCare's capable and tenured management team, effective loan administration procedures and improvements to its formal training program. The rating also reflects the financial strength of LoanCare's parent, LandAmerica Financial Group (LandAmerica; rated 'BBB+' with a Stable Rating Outlook by Fitch).

LoanCare is based in Norfolk, VA and performs third party subservicing for various financial entities throughout the U.S. LoanCare began third party subservicing in 1991. LandAmerica, a nationally recognized real estate transaction services company located in Richmond, VA, acquired LoanCare in December 2004. LoanCare provides LandAmerica with a capable servicing platform to further enhance its financial services products. As of Dec. 31, 2005, LoanCare subserviced 67,668 loans totaling almost \$8.4 billion, representing an increase of 63% over the same period in 2004. As a result, LoanCare has raised its 2006 volume projections to over 90,000 units.

Since Fitch's last visit, LoanCare has actively capitalized on synergies with LandAmerica. It receives the full support of its parent as demonstrated by a \$10 million capital support agreement and a \$3 million line of credit. As part of the integration, LoanCare and LandAmerica have joined forces to develop a unified, co-branded marketing approach and cross sell effort for its products and services. Further, LoanCare is participating in LandAmerica product development initiatives. LandAmerica also assisted in negotiations with LoanCare's largest client, which included an agreement for subordinate debt financing.

Fitch believes that LoanCare has the infrastructure and technology to support its current portfolio. LoanCare's management indicated that it expects significant net portfolio growth in 2006. However, at the time of Fitch's visit, the company had already exceeded its 2006 full year volume forecast and LoanCare had increased its 2006 projections to over 90,000 units. LoanCare's long term strategy includes 'building for growth' by upgrading systems, staffing and training. However, further significant expansion could potentially stress LoanCare's servicing operations specifically its loan administration and default operations. Fitch will continue to monitor LoanCare's progress in effectively managing the servicing requirements of its third party clients, and as it continues its integration plans with LandAmerica.

Fitch rates residential mortgage primary, master, and special servicers on a scale of 1 to 5, with 1 being the highest rating. Within some of these rating levels, Fitch further differentiates ratings by plus (+) and minus (-) as well as the flat rating. For more information on Fitch's residential servicer rating program, please see Fitch's report 'Residential Mortgage Servicer Ratings', dated Feb. 21, 2003 and available on the Fitch Ratings web site at 'www.fitchratings.com'.

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