



UNITED STATES OF AMERICA  
**FEDERAL TRADE COMMISSION**  
WASHINGTON, D.C. 20580

Office of the Secretary

March 4, 2014

Commenter Stevens  
State of Ohio

Re: *In the Matter of Fidelity National Financial, Inc./Lender Processing Services, Inc.; File No.131-0159, Docket No. C-4425*

Thank you for your comments regarding the proposed Consent Order accepted by the Federal Trade Commission for public comment in the above-captioned matter. The Commission has reviewed your comments in connection with its decision concerning whether to accord final approval to the proposed Consent Order. The Commission has placed your comment on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii), and it has been given careful consideration.

The Commission conducted its non-public review of the proposed acquisition pursuant to its authority under Section 7 of the Clayton Act, 15 U.S.C. § 18, and Section 5 of the Federal Trade Commission Act, 15 U.S.C. § 45. As such, the Commission has jurisdiction only to fashion remedies that are required to fix the competitive concerns that arise from violations of federal antitrust law. Your comment appears to summarize problems you encountered with your mortgage lender or servicer while trying to secure a loan modification. While the Commission cannot resolve issues relating to the Home Affordable Modification Program as part of this antitrust settlement, if you wish, you may file a complaint with the Consumer Financial Protection Bureau, which handles complaints about financial products or services, and may be able to help you directly. You may file a complaint with the CFPB at [www.consumerfinance.gov](http://www.consumerfinance.gov) or toll free at 855-411-2372.

In connection with its evaluation of this proposed transaction, the Commission received information from numerous sources, including the parties to the transaction and third parties, in addition to letters submitted by commenters during the public comment period. The Commission analyzed all of the information available to it, including your comment. As a result of that analysis, the Commission has concluded that the public interest would best be served by issuing the Decision and Order as final.

A copy of the final Decision and Order is enclosed for your information. Relevant materials also are available from the Commission's website at <http://www.ftc.gov>. It helps the Commission's analysis to hear from a variety of sources in its work on antitrust and consumer protection issues, and we appreciate your interest in this matter.

By direction of the Commission, Commissioner Wright dissenting.

Donald S. Clark  
Secretary