xome



Xome on the range

At Xome, we believe the process of buying and selling a home shouldn't undermine the excitement of home ownership, so we've reimagined the real estate experience to create a bridge between the offline and online world.

Xome is the only platform that digitally connects every major touch-point in a real estate transaction. Xome digitally optimizes the real estate process.

It makes the process of buying and selling a home more transparent for consumers with status dashboards, dynamic ratings of agents and other real estate professionals and real-time property data.

At Xome, we're doing away with the mysterious "black box" that has represented real estate for far too long, giving our customers unique visibility into all major parts of the real estate transaction process.

Xome brings together the best real estate professionals and services to offer consumers more choices. We empower buyers and sellers to feel more confident, in control and more informed throughout the entire process. Xome offers consumers a better value, allowing

them to save time and money. And throughout the Xome process, customers are never alone. A Xome ConciergeSM representative is always available to help, to guide and to make sure the Xome experience is everything it should be.

As we continue to build our company, we're focusing on the following **Strategic Tenets**:

Selection – We will offer the most comprehensive and real-time real estate information available to consumers and real professionals, including REO, ome

Valuations and Appraisals.

Short Sale, MLS and Retail, Rentals,

Price – We eliminate inefficiencies within every process of the real estate ecosystem and pass those savings back to consumers.

Convenience – We strive to offer 'self-service' everywhere we can. The representation of our information and processes will be self-explanatory and accurate.

Xome is headquartered in the Dallas suburb of Lewisville, Texas, with offices in Seattle, Wash., Orange County, Calif., and other U.S. cities, as well as a Center of Excellence in Chennai, India. Find out more about Xome by visiting xome.com.

The companies of Xome

TITLE365, X1 Labs & X1 Analytics

Title365 joined the Xome family of companies after being acquired in January 2015. Title365 is known as the most technologically advanced nationwide provider of title insurance and settlement services. Since its inception in 2009, the company has taken a fresh approach to title insurance and escrow services, ensuring its offerings are aligned with, and proactively responding to, changing market demands.

with some of the nation's largest underwriters. With the Title365 platform, the company brings consumers and professionals together while facilitating efficient ordering of all real estate-related services. Customers can follow the progress of their orders 24/7 or access order documents indefinitely. Title365's innovative tools heighten productivity even after a transaction closes.

Fully licensed in states coast-to-coast, Title365

has local offices throughout Arizona, California, Florida and Texas and in key cities throughout the nation. Title365 delivers a

TITL

faster turnaround of title, escrow and default services thanks to a uniquely centralized, highly efficient alternative to other national title companies. Every day, residential real estate brokers, mortgage and financial institutions, asset managers and independent escrows look to Title 365 to deliver traditional title insurance, escrow and national closing services, default services, and diverse technology solutions.

As a title insurance agent, Title365 Company delivers flexibility of choice in title insurance underwriters thanks to our strong national relationships

X1 Labs, a company supplying advanced solutions based

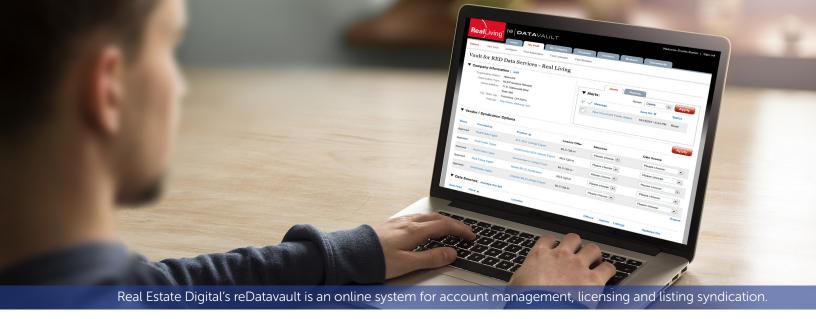


upon the latest technology standards to the title insurance, settlement services, financial and real estate industries. X1 Analytics develops products

and services that are designed to meet the valuation needs of lenders, mortgage services, brokers and investment bankers, as well as anyone who requires fast, reliable and cost-effective residential property valuations.

Title365 Company has been named to Inc. magazine's 33rd annual Inc. 500/5000, an exclusive ranking of the nation's fastest-growing, privately held companies in the United States. This is the first time Title365 has been recognized on the Inc. 5000 list by achieving 180% growth over three years, placing the company at number 2195 among 5,000 companies. Learn more at **title365.com**.





RED - Real Estate Digital

Real Estate Digital is the leading provider of truly integrated technology and data solutions real estate franchisors, brokerages, agents MLS organizations and associations. and

commitment to innovation and superior technology is designed to make real estate look easy – and be that way, too.

Real Estate Digital is the undisputed real estate industry leader with decades of market expertise and a clear understanding of the solutions needed by the real estate industry.



REAL ESTATE DIGITAL

Tested. Proven. And shaped by the people who use them. Real Estate Digital's products are built to attack the problems facing real estate industry professionals and help them seize important opportunities.

Real Estate Digital's offerings include rDesk® Websites and an online marketing suite including rDesk® CRM to manage leads, rDesk® CMA to create professional listing presentations and buyer tours, rDesk® IDX for map-based property searches and the rDesk® dashboard that includes an Action Plan Manager and functionality generate and manage email drip campaigns, property flyers and more. In addition, Real Estate Digital provides technology and document management systems.

The RED Website Platform

The rDesk® Website platform offers compelling, flexible and customizable websites or MLS Portals for everyone from single agents to a national lender and

> financial institution to local brokers and national real estate franchisors.

Transaction & Document Management

Our goal is to offer real estate professionals a true paperless transaction. TransactionPoint® is a full transaction management software and rDocsSM is an online document management

system with commonly used forms and an e-signature option.

Data

Real Estate Digital is also one of the industry's leading data aggregation companies. Data services include neighborhood and school data and reDatavault®, an online system for account management, licensing and listing syndication.

Real Estate Digital has relationships with more MLS organizations, 300 than 600 broker companies and 250,000 real estate professionals. Learn more at realestatedigital.com.



GoPaperless

On June 4, 2015, we purchased the assets of GoPaperless, a company that creates simple signing solutions.

Although some of the signatures involved in buying and selling a home have to be "wet signatures," or a pen actually singing paper, many parts of the signature process can be handled electronically. With such products as eSign Online and the eSign Dashboard, GoPaperless' powerful enterprise signing solution allows customers to complete forms, fax paperless

documents and sign legally binding contracts online or using the eSign Dashboard app. The GoPaperless system works with any browser, on Mac or PC, can import most filetypes, supports multiple signers and multiple documents and provides encrypted security that meets demanding U.S. government standards.

GoPaperless operates as a division of Real Estate Digital, and we're incorporating GoPaperless technology throughout the Xome transaction process.

Quantarium

Quantarium is a data science and high end software engineering enterprise providing a comprehensive array of advanced analytics, complex decisioning engines and data/search platforms.

Quantarium additionally provides customers sophisticated workflow and mobile based client-server applications, along with custom data engineering services. Xome acquired Quantarium on May 21, 2015, and we are leveraging the company's unique

automated valuation model, QVM, to generate self-learning, constantly improving, property valuations through a breakthrough patented technology that independently evaluates massive amounts of data to create a more accurate representation of a property's market value.

Our goal is to have the most accurate home valuation engine in the market, and teaming up with Quantarium has accelerated that process for Xome.

We are leveraging Quantarium's unique technology to generate property valuations.

Discovering the DNA of Real Estate

Cerulean Media

Created in summer 2013, Cerulean Media was the first marketing and advertising agency to solely focus on the real estate industry. Cerulean Media helps real estate professionals and lenders achieve their marketing goals by

providing innovative design and creative, audience results-oriented traffic generation, and increased revenue through monetization strategies.

The Cerulean Media team has collectively over 75 years of real estate online/offline marketing experience working directly with agents, brokers, title companies, national real estate portals, lenders, MLSs and industry vendors. This rich experienceanddeepunderstandingofthe complexities of the real estate space and

real estate marketing allows us to provide the highest level of results-driven service.

Design and Creative Services

Cerulean Media helps real estate professionals and lenders design their digital marketing presence, as well as their offline brand presence.

- Digital marketing
- Traditional marketing
- Media design

- Logo design
- Website design

Website Traffic Acquisition Services

Cerulean Media helps diverse real professionals and lendestate develop implement ers and a variety of strategies for generating organic and website traffic growth and paid-traffic strategies to increase lead generation.

- **SEO**
- SFM
- Display ads

Incremental Revenue Programs

Cerulean Media works with real estate professionals to assist in efforts to generate additional or non-dues revenue through monetization of their web-

sites or by selling consumer mortgage leads.

- Website advertising
- Data revenue
- Integrated text links

Cerulean Media provides comprehensive marketing services for real estate professionals and lenders.

el eadz® consumer mortgage leads (visit www.el eadz.com for more information)

For more, visit ceruleanmedia.com.

ceruleanmedia

