

A MESSAGE FROM KAL AND SHAWN HELLO, XOMESM TEAM

Our company has a new name: Xome. We've also launched a flagship website and iPhone app we know will change the future of real estate. Xome is an entirely new way to buy and sell homes, one that digitally optimizes the entire real estate transaction process.

It took a great deal of work to get to this day. During the past several months, many employees on teams across the company worked long hours to create and refine the Xome site and iPhone app. Thank you to everyone who helped make Xome real, including the employees who tested the beta versions of our Xome site and app and gave us the feedback we needed to make them better.

We're counting on all of you to work with us to make Xome the leading

property transaction platform; and we hope you'll share the great news about Xome with everyone you know — your friends, family members, industry peers and social media contacts! And great reviews of our Xome iPhone app from you and others will help spread the word about Xome.

Although we've changed our name, we've not changed our data-driven culture; and we remain solidly focused on creating a fantastic experience for our customers. In the days to come, we'll continue to use Xome to disrupt the real estate industry.

We couldn't be more excited about our new company identity and direction; and we're thrilled that we are making this journey together with all of you!

The screenshot shows the Xome website homepage with a navigation bar (BUY, SELL, AUCTIONS, PROFESSIONALS, MORTGAGE) and a main banner with the headline "There's No Place Like Xome". Below the banner are five feature boxes: SAVE (1% commission), TALK (24/7 support), CONTROL (agent dashboard), SEE (dynamic pricing), and NETWORK (agent referrals). A "Learn More" button is at the bottom.

Introducing a radically better way to buy and sell a home.

We walk you through every step of the process from start to finish, including finding your dream home or listing yours for sale, making and accepting offers, getting your loan approved and finally closing the deal.

- SEARCH HOMES & GET PRE-QUALIFIED** - Search Your Property, Get Pre-Qualified
- SELECT YOUR AGENT** - Select Your Agent
- MAKE AN OFFER & CLOSE THE DEAL** - Make an Offer, Get Mortgage, Get Closing, Sign It & Close

1% really adds up.
Slide to see how much you'll save.

Scenario	Total Savings
Savings when you buy	\$4,000
Savings when you sell	\$4,000
Total Savings	\$8,000

We're here to help

The Xome ConciergeSM service provides you with access to a live person that will be your single trusted guide throughout the entire Xome buying/selling process. Our Concierge service ensures you will have the assistance to the resources you need to make decisions with confidence at every stage of the transaction. The Xome Concierge can be reached through...

WELCOME HOME TO xome

Xome is our vision for an entirely new way for consumers all over the world to buy and sell homes in the United States. It's also the new name for our company. Xome represents the integration of many of the Solutionstar offerings into one platform that can serve both consumers and our business customers.

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 dramatically simplifies the complex, time-consuming process of buying and selling a home by bridging the online and offline components of a real estate transaction and providing increased visibility every major step of the way.

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

often become a nightmare," says Kal Raman, Xome CEO. "Xome is changing that, giving customers more flexibility, power and visibility than they've ever had before, taking the uncertainty and complexity out of home ownership."

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.

That's where the Xome SavingsSM Program comes into play. Xome Savings provides buyers and sellers with a minimum of 1 percent savings off the gross sales price of a property at closing when they use a Xome Agent.

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

"We're restoring the American dream," says Kal, "and we're doing it one home and family at a time."

"The American dream of owning a home can too

CHENNAI LAUNCHES XOME!

On June 9, Xome employees across the United States celebrated the launch of Xome. On the morning of June 10, the Xome festivities went international during an energetic event for all employees in Chennai, India.

That morning, the Chennai facility seemingly had transformed overnight. Traditional Rangoli-patterned decorations welcomed everyone at the entrance; workstations featured Xome-logoed Xome Blaze-orange and white balloons; streamers dangled from ceilings everywhere; and Xome-themed, handprinted posters dotted the walls.

Later that day, employees dressed in white and Xome Blaze embraced the evening with music and dancing, games and more than a few spirited performances

— taking occasional breaks from the revelry to dine on delectable Indian chat. Employees split into teams and engaged in a competition to explain the Xome value proposition and win instant cash awards for their creativity and company knowledge.

Recent college hires, all of whom are starting their careers with Xome, cut the ceremonial cake. And 18 employees across the Engineering and Operations teams were recognized for their outstanding contributions during the weeks prior to the launch. During a pause in the party, Manikandan Sundaram, VP, General Manager, Solutionstar India, and Prabhakar Pakalpati, VP, Operations, Solutionstar India, addressed the assembled team, highlighting for everyone the significance of the occasion as we all begin our new mission as Xome.



THE FUTURE OF B2B IS HERE

Big things are happening at Xome, and driving third-party business is a major part of our plan. As we work to expand this sector of our business, many companies are finding we offer what our competitors don't: solutions.

Providing solutions is what we strive for everyday. By taking a cross-company approach and offering all parts of our business as potential solutions to customer needs, we're also serving as consultants. Jay Gaskill, Chief Revenue Officer, said he believes the future of business-to-business Enterprise Sales at Xome lies in this very kind of consultancy.

"We're presenting things we can do to help customers, and it's resonating in the industry," said Jay. "There's a notion of becoming a consulting sales company where

we're solving clients' problems, identifying issues and creating opportunities. It's a unique opportunity for us in the business-to-business sector."

The strategy has the potential to drive revenues across Xome, and it's been well received by our customers. A recent contract was signed with a servicing customer for Nationstar that happens to be the largest independent real estate brokerage in the U.S. with more than 10,000 agents.

Whether it's helping customers with a purchasing issue, offering a servicing solution or updating them on what's happening in the marketplace, at Xome we're making sure our clients understand that we're here to join them on their journey.



GET UP TO \$3,000 USING XOME!

We want Xome employees to use Xome to buy or sell their next home. Everyone who uses Xome receives the benefits of the Xome Concierge and Xome Savings program: a minimum of 1 percent savings off the gross sales price of a property at closing when using a Xome Agent to buy or sell a home. And there's more just for Xome employees:

- Reimbursement of your first monthly mortgage payment of up to \$1,500 when purchasing a home

through Xome when you use a Xome Agent.

- A one-time cash gift of \$1,500 if you sell your home through Xome using a Xome Agent.

You'll find more details about this program here: www.homesearchauctions.com/xome-employee-benefit. So go to the Xome website, use the Xome app for iPhone and click to chat or call 844-400-XOME (9663) to talk with a Xome Concierge representative today.



CULTURAL ELEMENT AWESOME: TRACY MARTIN

Creating a stellar first impression can be daunting, but Tracy Martin has it down to an art. **Putting customers first** is the first of our **5 Cultural Elements** and, as the corporate receptionist for Title365, Tracy often serves as potential clients' first glimpse into the company. Part of her client-facing role is to direct calls to our offices across the nation and to greet visitors at the corporate office. Peter Derbonne,

President, Residential Group, Title365, says Tracy consistently goes above and beyond, from remembering to give clients personalized parking validations to knowing who is coming to the office for meetings and greeting everyone by name. "Tracy pays attention to the smallest of details," he adds. "She exemplifies the culture of the company and understands how to make our clients feel special." That, Peter says, is an important part of what makes Title365 great.

A MESSAGE FROM XOME LEADERSHIP

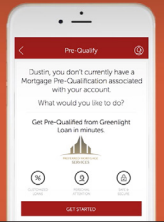
WHAT A YEAR IT'S BEEN!

We started the year as Solutionstar, and we are ending it as Xome. We also grew: On January 1 we had 637 employees, and at the time of this writing we have just under 1,600. We brought the Field Services team together; Title365 is growing fast and adding new clients in Q4; and we welcomed the employees of Quantarium and GoPaperless.

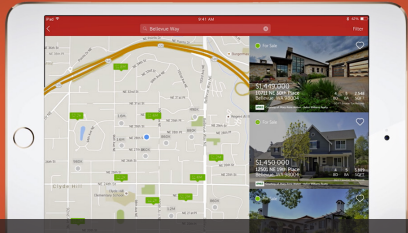
We also introduced a wealth of new products to better serve customers. The Xome platform presents unparalleled transparency and ease to home buyers and sellers. In March, Real Estate Digital launched the rDocs document management system. In May, we introduced r.e.Cascade, our web-based asset management platform. October marked the announcement of Xome

Signings, an easy-to-use web app that connects lenders, settlement servicers and title insurance providers with qualified notaries (more on page 2). Last month we unveiled Xome Pro, which allows real estate pros to collaborate with clients using mobile devices (more below). And the Xome Technology and Xome Valuations teams are excited about XVal and iBPO, which brings new technology, features and efficiencies to the BPO fulfillment process.

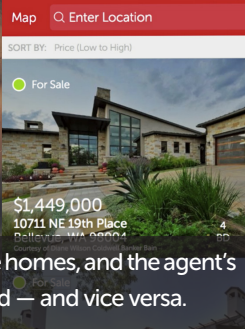
The year isn't over yet, and we have much to do before we pause to celebrate the holiday. Wherever you are, and whatever you do for Xome and our customers, we hope you enjoy a safe and happy holiday season with friends and family.



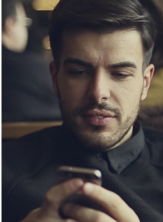
With Xome Pro, pre-qualifying is only a fingertip away.



Xome Pro includes the most complete and up-to-date MLS listings available.



Buyers can favorite homes, and the agent's app will be updated — and vice versa.



Buyers and agents can trade notes and comments.

THE XOME PRO APP UNVEILED!

The Xome Pro app puts the power to close a transaction in brokers' and agents' hands.

Xome has unveiled the Xome Pro app, a first of its kind mobile platform enabling real estate brokers and agents to collaborate with clients and complete major steps in the home buying and selling process – all through their mobile device.

A number of teams across Xome are working in close coordination to make Xome Pro a reality, including REO, Legal, Finance, Marketing, Product Management, Back-end Infrastructure, the Chennai Development team, GoPaperless, Title365 and Real Estate Digital.

Xome Pro is the next evolution of Xome's end-to-end real estate transaction platform, designed with brokers' and agents' technology needs in mind. Today, agents use an average of four different apps throughout the transaction process, according to a November 2015 Xome-commissioned national survey of 250 licensed real estate agents conducted by Penn Schoen Berland; more than a quarter of the agents surveyed reported using six apps or more.

Xome Pro simplifies the daily work of brokers and agents by delivering a single mobile platform that centralizes communications, integrates leads from other platforms and streamlines 14 routine real estate processes. With Xome Pro, brokers and agents can use their mobile device to integrate and curate leads originating from multiple sources, share listings, schedule tours, follow market activity, create, negotiate

and accept offers, schedule inspections, order title and settlement services, deposit earnest money, and complete the closing process. Brokers and agents using Xome Pro are also eligible to receive Xome qualified homebuyer and seller referrals directly through the app. As a result, traditionally offline transactions requiring coordination between multiple parties can now be integrated and handled simply through the Xome Pro app, saving time and maximizing revenue for brokers and agents. Collaboration with clients and relationship management is also simplified via in-app messaging and genuine transparency into the real estate transaction process.

Xome Pro was designed to simplify the daily activities of real estate brokers and agents, save them valuable time and help them focus on what matters – their clients. By enabling brokers and agents to collaborate with clients and complete major steps in the home buying and selling process using their mobile device, Xome Pro puts the power to close a transaction in their hands.

After downloading the Xome Pro app, brokers and agents will have the ability to send clients an invitation to download the client version of the app and collaborate throughout the end-to-end digital transaction process.

Xome Pro is expected to soon begin an invitation only beta launch for brokers and agents currently in the Xome Agent Network, with general availability early in the first quarter of 2016.

GIVING BEGINS WITH US

It's the season for giving, the season to care even more. At Xome, we're all about paying it forward. Here's a look at what many of you are doing to make that happen:

The Pittsburgh-area teams were seeing pink during Breast Cancer Awareness Month in October. Employees there raised \$625 for the Susan B. Komen Foundation. As Jill Haro, Vice President, Valuations, for Xome Settlement Services, puts it: "Breast cancer has affected, and will continue to affect, our mothers, daughters, sisters and friends until we find a cure."

Of course, the same goes for the men in our lives. Did you notice a few more mustaches around the office last month? The Dallas team certainly did! Prostate and testicular cancers are among the many health issues

faced by men today. That's why Xome teamed up with the Movember Foundation to encourage our guys — with the support of our gals — to mark the men's health initiative held annually in November. Mustache, goatee or beard, it didn't matter much — more important was that the Xome family helped spread the word and raised donations for a special cause.

Xome also supports the S.A.V.E. program during Thanksgiving. This year, we collected 25 boxes of food — each one providing a complete Thanksgiving meal starring a turkey and all the delicious trimmings for 25 families in need.

Thank you for all you do to serve your communities! Let's keep the spirit of giving alive this holiday season.



A scavenger hunt filled Thanksgiving meal boxes for Dallas-area families.



The Pittsburgh team put their pink on to beat breast cancer.

DRIVING BUSINESS IN CHENNAI

At press time, recent natural events are severely impacting Chennai. Our hearts and prayers are with our Chennai teams and their families.

The BPO team in Chennai, India, is excited about the future — and for good reason. Since operations began at our first international office in February of this year, the team has positioned itself as a leader in reliability and efficiency. The team quickly grew, with 150 employees (and counting!) operating within 12 focus areas in support of valuations, and eight in REO. New focus areas will include field services, title-related work and a budding partnership with Title365.

Prabakhar Pakalpati, VP, Chennai Operations, said 2015 was all about laying the foundational groundwork.

Big things will happen in 2016, he says. "The Chennai team is young and full of energy and has a 'can do' attitude," says Prabakhar. "Their responses to business needs have always been unparalleled." Prabakhar says employees will receive training for opportunities that will provide flexibility within the organization. Process improvements will also reduce turn times and directly impact the customer experience.

Leaders in Chennai plan to integrate with key business leaders, becoming their trusted offshore staff. This requires transparency and an ability to create rock-solid relationships — qualities in which the Chennai team already excels. "When we engage (our clients) we tend to create raving fans," Prabakhar adds. "We truly value those relationships."

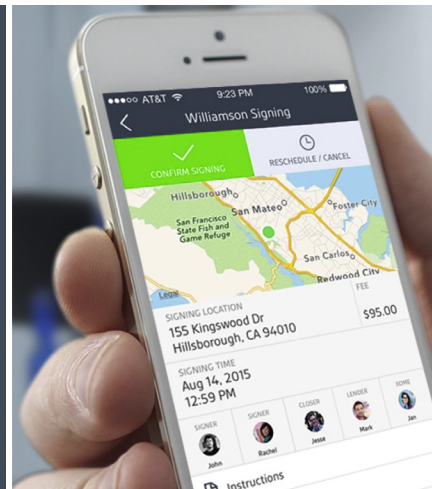


NO PAPER NEEDED

Settlement service providers no longer need to burrow through piles of papers, emails and complicated systems to wade through closings. With Xome Signings, they can navigate the entire process practically with one click. Our innovative, easy-to-use web app connects lenders, settlement service providers and title insurance providers with notaries — creating a streamlined, transparent work environment. Developed by Quantarium, the app forms another key plank in Xome's one-stop platform. It's efficient — and that's exactly what Quantarium data

scientists Clement Ifrim and Mihai Petrius had in mind.

Document tracking, scheduling requests and customer feedback are all in one handy, retrievable place. Settlement service providers can track progress and contact notaries with a mouse click, allowing them to better serve their nationwide network of lenders. Xome Signings delivers orders to approved agents while powering real-time interaction and updates — all within a secure environment.



CULTURAL ELEMENT AWESOME: GRAHAM HANKS

Big results don't come easy. It takes passion, perseverance, enthusiasm and lots of hard work. Graham Hanks, SVP, Texas Sales Manager at Title365, uses these qualities and more to exceed revenue goals and build clients. He embodies **Creating sustainable results**, the fifth of our **5 Cultural Elements**. Part of Graham's job is to identify, recruit and retain key members of the Texas title industry to grow Title365's Texas

Division. "Through Graham's direct efforts, Title365's Texas Division has more than quadrupled its order count, as well as revenue," says Vicki Crestani, President of Title 365's Texas Division. "His leadership with the sales team and closers — as well as his valuable reputation in the Texas Real Estate community — has allowed us to achieve many of the goals we established for 2015, and will allow us to set our goals even higher for 2016 and beyond." Now *that* is awesome!



A MESSAGE FROM XOME LEADERSHIP

WE ARE ALL MR. COOPER

By now we're sure you know that Mr. Cooper is the new name for Nationstar and Greenlight. And Mr. Cooper is much more than a new name. The new identity reflects a renewed focus on our company's purpose – *to keep the dream of home ownership alive* – and our most important core value – being *champions for our customers*.

We believe this new brand identity will signal to our organization, and to the 2.5 million customers we serve, that we are transforming everything we do to better provide a best-in-class experience for our customers. As we renew our commitment to teammates and our customers, we're also renewing our commitment

to our external stakeholders and vendors. We believe these stakeholders play a key role in keeping the dream of home ownership alive. Working together, we can help us become the most responsive, most customer focused, company in the home loan industry.



At press time, Jay Bray was on the road with a select cadre of Mr. Cooper "cheerleaders," spreading the word to locations across the Mr. Cooper's nationwide footprint. Mr. Cooper's new website will launch this summer. But until the announcement is officially released to media, it's important for Xome employees to keep the exciting news about Mr. Cooper internal.



AD OF THE WEEK BLITZ

Our Xome® app's commercial spot, featuring the Seattle Seahawks mascot Blitz, was voted Ad of the Week by US Creative Works readers. In the spot, a Seahawks fan realizes that rooming with his favorite team's mascot isn't the best idea. After Blitz shoots a hot dog at him using a 'Dog Blasta 1200' and paints his face while he's trying to nap, the disgruntled fan decides to ditch apartment living and use Xome to find a home of his own. The ad features a cameo from Seahawks wide receiver Ricardo Lockette.

"We're thrilled to be aligned with such a strong brand as the Seattle Seahawks," says Allison Cornia, SVP, Marketing. "Seattle is a football crazy town, and fans of all ages love Blitz."

Allison says our goal was to introduce Xome in a way that would be funny, clever and memorable – giving

fans something they would love, share and that would encourage them to check out Xome. Our ad was a big hit, with Xome app traffic in Washington increasing 700 percent after it aired. Some fun facts:

- The Dog Blasta 1200 Blitz uses to shoot hot dogs was constructed specifically for the spot, and now hangs in the Bellevue office. It took several takes to get the hot dogs to hit just right.
- Ricardo Lockette wasn't originally scheduled to be part of the ad, but was added the day before the shoot. It was one of his first public outings since neck surgery after being injured in a game this past November 1 against the Dallas Cowboys.

Check it out on YouTube: Type "Xome living with Blitz" in the search field.

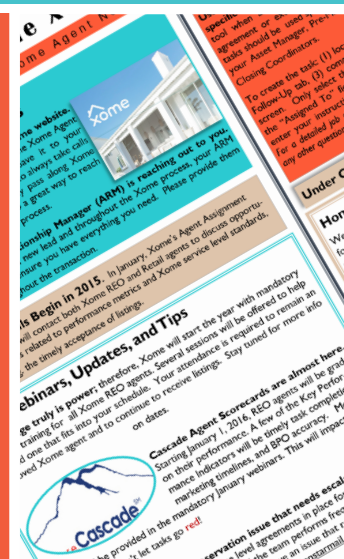
KEEPING AGENTS IN THE KNOW

Our goal at Xome is to create a seamless experience not only for our customers, but for our agents and employees, too. Now we're communicating even more effectively with the recent relaunch of the *Xome Agent Network Newsletter*.

The monthly newsletter provides agents in our network with the latest and greatest company news, and aims to empower them to succeed as Xome agents. That means updates on auction sales, special deals and incentives and company-wide news that impacts the way we – as well as our agents – do business.

Mike Pinto, SVP, Broker Network, says the newsletter has led to great results and positive feedback from agents – especially when it comes to process changes outlined step-by-step and delivered directly to agents' inboxes.

"Many of our employees support agents," says Mike. "We want them to collaborate and work in tandem, ensuring we're all on the same page and working toward the same goals. This type of enhanced communication helps set our company apart, making us unique in the marketplace."



XOME AUCTIONS ON THE MOVE

We know better than anyone that buying and selling real estate can be stressful – but it doesn't have to be. That's why we're making the move from HomeSearch.com to an auction platform on Xome.com. Our goal? Drive up value and change homeowners' perceptions about buying and selling their home.

This is the year of the user experience, and that's what this move is all about, says Joe Cutrona, SVP, Operations. "By hosting Xome Auctions on our own platform, we'll control the site and all its bells and whistles," he adds. "We can make enhancements and – for the first time – drive a very user-friendly experience on our site."

Features designed to add value to the customer experience include a click-to-chat application and an

extended operating schedule, providing convenience for both buyers and sellers. We'll work with our location in Chennai to offer service 24 hours a day, Mon.-Sat.

The new site will rely on predictive modeling and data-driven capabilities to exceed customer expectations. Unlike many sites out there, Xome Auctions will predict and communicate the bidding market price of an asset based on market data, making it more likely to be sold. If a customer lists a property at a disproportionate price, the site can notify them and provide insight and guidance to ensure the price is right.

Want to check it out? Go to Xome.com and click "Auctions" for a soft-launch version of the site – and watch for the official launch slated for the end of March.



Xome auctioneers keep a sharp eye on transactions during live auctions.



HomeSearch.com's registered users recently topped 300,000.

HIGH FIVE FOR THE TOP FIVE

At Title365, Xome's title arm, the Origination Services team is celebrating success after being selected a core provider for two top-tier lending banks. It's a big deal! Here's why ...

In a market traditionally dominated by large national providers, the team consistently proves that when it comes to title and settlement providers bigger doesn't always mean better. Now, Origination Services has scored a seat at the top – as a core provider for a top-three and a top-five lender.

With a foundation built on technology, culture and experience, Title365's work has been referred to by clients as "disruptive," meaning it has raised the bar of service for its competitors by introducing a white glove,

concierge-like closing experience to the marketplace.

"At Title365, we focus on top-tier lenders, as this plays a key role in the larger Xome initiative," says Thomas Bolduc, SVP, National Sales. "We use thought leadership to differentiate ourselves from our competition, and focus on leveraging technology and process enhancements to help our lender clients close more loans."

The Origination Services team is working hard to drive growth and realize margin targets this year. On Feb. 2, Title365 went live with a top three lender. It's no surprise coming from a group that increased its year over year revenue (2015 over 2014) by 177 percent. With success like this, what's not to celebrate?



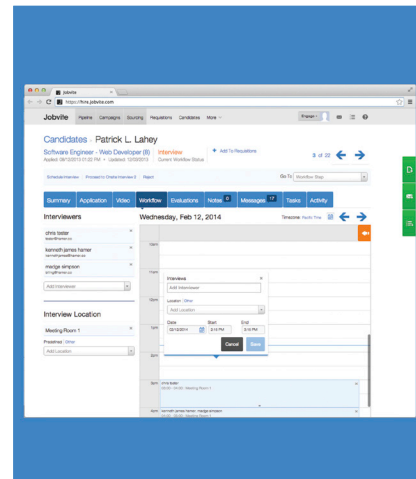
JOBVITE FOR BETTER RECRUITING

Xome and all of its subsidiaries are making the move to Jobvite as our new recruiting tool. Jobvite is an on-demand application that you access through your web browser. Everyone involved in hiring – executives, hiring managers, recruiters, interviewers and approvers – uses Jobvite as a self-service workspace for hiring across the Xome world.

Want to share a job opportunity with someone you know? Use Jobvite Publisher to automatically broadcast

your jobs across social media. After signing in to your account, go to My Account in the top right and look for Publisher in the left navigation. Set it and forget it. **We'd love for employees to use Jobvite to broadcast our jobs on Twitter, Facebook and LinkedIn.** You can also send a Jobvite, a personal job invitation, to spread the word about our jobs to your contacts.

Want to know more about Jobvite? Reach out to the Xome Recruiting team anytime with questions.



CULTURAL ELEMENT AWESOME: GINNY WOODY

Some people have a knack for making big things happen. Ginny Woody, AVP, BPO Operations, is one of them. Being a new employee hasn't stopped her from achieving major milestones. In three short months she's developed an online application process for agents, created an audit routine for the agent certification process and serves as the key tester and point of contact with our IT/Product Management Groups

for the development and deployment of our BPO and Appraisal XVal System. That's just a snapshot of her achievements, enough to see why she exemplifies **Innovation and Breaking Paradigms** – one of our **5 Cultural Elements**. "Ginny's determination, hard work and problem-solving skills are second to none," says Frank Raposo, VP, BPO Operations, adding the team can always depend on Ginny to come up with innovation solutions to challenging issues.

A MESSAGE FROM XOME LEADERSHIP

THE NEW XOME ORGANIZATION

As of today, we have well over a million mobile downloads; over 92% of MLS listings are active on our site; and we're on track to launch full integration of REO auction properties onto Xome in Q1. We grew Xome revenues by over 40% year over year in 2015 and assembled the key components required to make our vision of creating a true, connected, end-to-end marketplace a reality. Now, we continue to fine-tune the Xome organization. Here's a look at the latest vision for Xome:

- **Xome Real Estate Services (XRS):** Formerly Xome Direct and Xome Fulfillment, XRS includes Title/Close, Asset Management and Collateral Valuations. Eric Swenson continues to lead Title/Close operations at Title365, and Chad Neel leads Asset Management, comprising REO/Foreclosure/Short Sale Operations and Collateral Valuations.

- **Xome Technology Services (XTS) – Office of Technology:** XRS operations will be supported by a centralized Office of Technology. Mr. Cooper CEO Jay Bray will chair XTS, with Mr. Cooper CIO Sridhar Sharma in an advisory capacity.
- **Xome Consumer Services (XCS) or "Marketplace":** Formerly Xome Retail, XCS will be led by Kartik Ramachandran. Clement Ifrim and the Quantarium team will continue to assist business leaders as Xome Analytics. And the **Xome Business Support Groups (BSG)** will be led by Sean Harding (HR), Arash Mostafavipour (Legal/Compliance), Hercules Gray (Risk), and Jamie Merrill (Finance).

You'll find more details on the new Xome **In the Xome**, as well as in the all-Xome email from Jay Bray sent to everyone on March 11.



CHENNAI RELIEF UPDATE

Sometimes, it's simply not about the work, but about supporting our partners when they need it most. That's why we all came together late last year to support Nationstar and Xome employees in Chennai, India, when monsoon rains hammered the Tamil Nadu region for two weeks straight. The unprecedented flooding caused damage that directly impacted – and displaced – members of our Chennai team and their loved ones.

When we shared this news with you, disaster relief donations poured in. According to Gayathri Chandrasekhar, Senior Director, Human Resources, the floods were the worst the region has seen in the past century. Gayathri says every Chennai employee received \$300 for emergency expenses, with additional funds to be distributed based on individual needs.

"Here in Chennai, we have been blown away by the kindness of our colleagues in the United States," says Gayathri.

Chennai employees have been outspoken in their gratitude. One employee expressed great pride in being a part of the Xome family, while another says the company is an "awesome" place to work. Dinesh Kumar from the Operations Valuations team in Chennai had this to say: "At a time when most companies here were trying to figure out how to send their employees to neighboring states to ensure business continuity, our company not only provided us with some time off, asking us to focus on our families and their safety, but also helped us cover emergency expenses. This is the kind of compassion an employer needs to show – especially during a disaster of this scale."

REO: BUILDING BUSINESS IN 2016

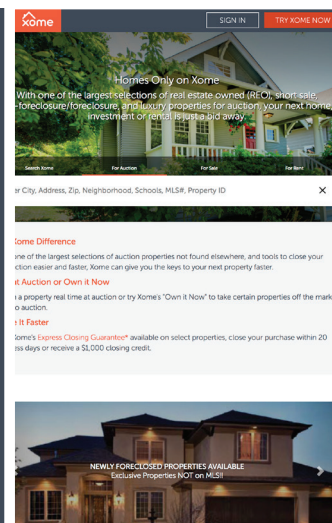
When it comes to our REO auction business in 2016, operational excellence is the name of the game, says Joe Cutrona, SVP, Default Servicing. That means incorporating better decision models and asset management with partners like RED and Quantarium. It also means working more closely with the Xome retail site to collectively improve the customer experience.

"We're firmly focused on the future," says Joe. "In some ways, we'll go back to the fundamentals and focus on ownership, accountability and being best in class in REO asset

management and liquidation." Joe adds that we'll rely heavily on data analytics to help us better serve customers this year.

Joe says Xome is aligned with Mr. Cooper in terms of how we measure performance. And while we have a client-first mentality, we're also taking care of employees by ensuring they are informed about goals, objectives and accountability.

With strong leaders at the helm, and employees armed with the tools they need to succeed, the future of Xome's REO business looks bright.



TOUCHDOWN, TEAM XOME!

Xome scored big in February's Super Bowl. Our NFL sponsorships wrapped with our partners, the Denver Broncos, winning the big game. That means Xome is the Official Partner of the World Champions.

"Our NFL program was extremely successful in raising Xome's national brand awareness, which increased 300 percent during the NFL season," says Allison Cornia, SVP, Marketing.

Partnership activities helping boost brand awareness for Xome included the "Paint Your Entire House Orange" playoff promotion with the Broncos; our halftime activities with the Jacksonville Jaguars on Thursday Night Football; and our media backdrop with the Oakland Raiders was featured multiple times on Sunday Night

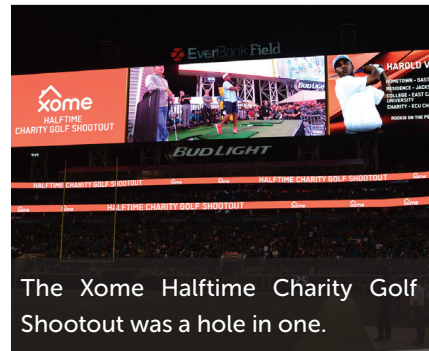
Football, ESPN and the NFL Network. The first time our "Living with Blitz" commercial aired in Seattle, the influx in traffic temporarily overwhelmed our app and website. Speaking of traffic, the Xome app and website saw major increases in our NFL partnership markets:

- San Francisco (Oakland Raiders) – 189%
- Jacksonville (Jaguars) – 141%
- Denver (Broncos) – 100%
- Seattle (Seahawks) – 85%

"We'll continue our partnerships with these four teams into the 2016 seasons," says Allison — as well as coordinating off-season activities like special draft day content, Seahawks players as interns in the Bellevue office, training camp promotions and more.



"Living with Blitz" featured Seahawks wide receiver Ricardo Lockette.



The Xome Halftime Charity Golf Shootout was a hole in one.

XOME VALUATIONS

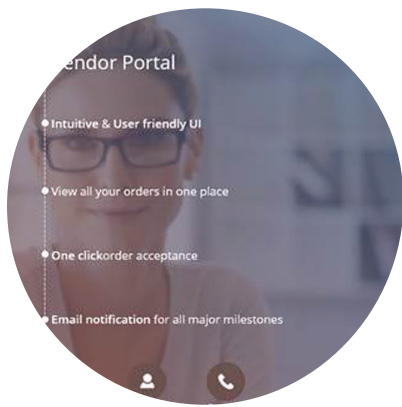
We like to think we move quickly here at Xome — without compromising on quality, of course. So it goes with our new Settlement Services platform: Xome Valuations (XV). We launched XV quickly: in fewer than 100 days, to be exact. Ramp ups are also underway for both broker price opinions and appraisals — with plans to move away from the legacy systems by the end of the second quarter.

XV is an important advance. We now have a centralized way to make sure appraisals and BPO orders are faster, cheaper and error-free. Clients like how much easier XV makes the process. They like the concentrated workflows that better meet their needs. They like our auto-sign technology. In sum, XV marks a significant improvement over our previous third-

party vendor arrangement on the appraisal fulfillment side of our business.

"Bringing Xome Valuations in house means we can innovate faster, because it's managed internally," says Cyril Arokiadoss, Director of Engineering. "We're able to reduce cycle time from when the order is placed to when it's completed. It gives us the ability to meet business requirements in a shorter timeframe, and provides a more optimized workflow."

Although we brought the appraisal process in house fast, our quality control has never been better. Our customers expect quality; we demand it of ourselves; and now everyone is reaping the benefits. How's that for smart and nimble.



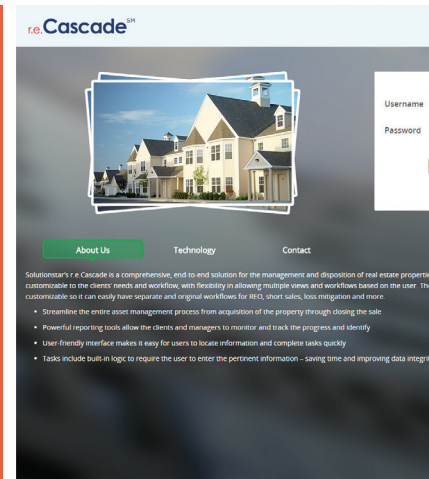
AN r.e.CASCADE OF RESULTS

In 2015 we introduced r.e.Cascade, a powerful, web-based real estate transaction management system that replaced Equator as our asset management system of choice. The result? r.e.Cascade blitzed its way to 10 percent improvement in closing volume year-over-year.

"Before r.e.Cascade, our REO Title and Closing process was driven off of shared Outlook inboxes and hashtags," says Aaron Moody, Vice President,

REO Title and Closing. "With r.e.Cascade, our closing partners — as well as internal staff and business partners — complete tasking and messaging within r.e.Cascade. This has greatly improved our ability to close assets timely and effectively for our internal and external customers."

Kevin Friday, Assistant Vice President of REO, adds: "Cascade provides a one-stop solution for the management and disposition of REO properties."



CULTURAL ELEMENT AWESOME: NIKHIL DIXIT
When it comes to exemplifying **Bias for action** — one of our **5 Cultural Elements** — Nikhil Dixit certainly has it down. Nikhil, a Senior Data Engineer on the Data Team, has been instrumental in creating automated reporting solutions to track a multitude of tasks that help identify the perfect agents for our Xome Marketplace customers. "These operational tasks allows us to

dive deep into pinpointing areas where we can improve our client management," says Krishna Regupathy, Senior Director, Product. "That helps us achieve our goal of providing an awesome Xome Marketplace customer experience." Thanks to Nikhil and his team, we now have the daily automated reports we need — something that wasn't possible before Nikhil worked his magic.