



A Welcome Message from Kal Raman, CEO

Welcome to Xome! We're glad you're here. Xome's vision is to make home buying and selling easy worldwide – starting with the United States.

Our company is positioned to do amazing things, and here at Xome we believe the process of buying and selling a home shouldn't undermine the excitement of home ownership. Xome is the only platform that digitally connects every major touch-point in a real estate transaction.

Xome focuses on the end-to-end consumer experience, providing a true one-stop shop for buying or selling any home in the United States. With access to more than 120 million public properties, auctions and over 80 percent of MLS listings, Xome offers the most comprehensive selection of properties, exclusive savings and a user-centric customer experience.

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 estate professionals, including REO, Short Sale, MLS and Retail, Rentals, Valuations and Appraisals.

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.

A company is only as good as its number one asset: its employees. For us to be a customer-centric company, we first have to be an employee-centric company. That's why we're all committed to always treating employees, colleagues, coworkers and vendor partners with respect, fairness and empathy – while never forgetting the fact that the two most important constituents we work for are our customers and shareholders.

I look forward to your contributions to Xome as we work together to create the next chapter in the history of the real estate industry, and of American business. I hope your influence on our company will be lasting and profound.

Most sincerely,

A handwritten signature in black ink, appearing to read "Kal Raman".

Kal