

Xome Inc. collects information about you when you use our mobile applications, websites, or other services (collectively, “Services”) and through other interactions or communications you may have with us or through our Services. Xome Inc. and its affiliates may be referred to collectively as “Xome”, “we” or “us”. This privacy policy applies to any user of our Services for any reason and anywhere in the world.

Please take a moment to read this Privacy Policy to understand how we collect, use and share the information that we collect from or about you.

1. What Information We Collect

Information You Provide Directly:

When you use our Services, we collect a variety of information from you directly, including personally identifiable information. This information is obtained from your online registrations, searches, applications, surveys or other forms you may complete. For example, when you register to use our Services, you provide us with certain personal information, such as your name, physical address, e-mail address or phone number. If you register to participate in an auction event, we may collect additional information from you, including financial and credit information, as well as details about the properties you choose to bid on and your bidding patterns and history. You may also provide information about third parties, for example, if you share property listings with others via e-mail. Further, we may collect information about your transactions with our affiliates or others, and may combine all information that is collected from your interactions with us, our affiliates and others.

Information You Provide By Using Our Services: In addition to the information that you provide directly, we collect and store information such as your unique device identifier, the page or subject areas you visit, your browser program, Internet Protocol address, operating system and language, the state or country from which you accessed our Services, the information you request, the date and time of your visits, the websites you visited before and after visiting our websites, error logs, preferences expressed, settings chosen, hardware and software information of your device. If you permit our Services to access location services through the permission system used by your mobile operating system, we may also collect the precise location of your device while you actively use it. We may also derive your approximate location based on your IP address. You may deactivate the location service on your mobile device but some of our Service features may be unavailable.

If you use any social networking functionality provided by us, we may access and use your social network profile information that you have made available to be shared.

2. How We Collect Information

We may send cookies to your computer primarily to enhance your online experience. Cookies are small files that can identify you as a unique user and store your personal preferences or

technical information (including click through and click stream data). Cookies can either be permanent (i.e., they remain on your computer until you delete them) or temporary (i.e., they last only until you close your browser). You can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, various features of our Services may not properly function without cookies.

We may also use tracking systems such as web beacons which monitor your use of our Services. This tracking system provides a method for delivering a graphic image on a web page for the purpose of transferring data, such as the Internet Protocol address of a computer, the Uniform Resource Locator of the page displaying the web beacon, the time the page containing the web beacon was viewed, the type of browser that fetched the web beacon and the identification number of any cookie on the computer previously placed by that server. When corresponding with you via HTML capable e-mail, web beacons let us know whether you received and opened our e-mail.

On their own, cookies or web beacons do not contain or reveal any personally identifiable information. However, if you choose to furnish personally identifiable information through our Services, this information can be linked to the data stored in the cookies/web beacons. Through your ongoing use of our Services, you specifically agree to our described methods of collecting data and information. You may adjust the privacy and security settings of your browser or mobile device to reject cookies from us or from any other site. Additionally, by setting your web browser to display HTML e-mails as text only, you may be able to prevent the use of some web beacons. Please consult the "Help" section of your browser for more information, or consult the instructions set forth by your mobile service provider or mobile device manufacturer. However, certain areas of our websites can only be accessed in conjunction with cookies or similar devices and you should be aware that disabling cookies or similar devices might prevent you from accessing some of our content.

2. Information Use and Disclosure

Unless you choose to opt-out, by using our Services, you consent that we may use or share information we have about you to enhance your user experience, determine your eligibility for a wider range of services or products available to you and provide you notification of same, customize and personalize the content provided to you through our Services, send you information about topics that may be of interest to you, perform research and analytics, provide you communications related to your account and present you with information regarding products and services from our affiliates.

Further, we may share your information with others in the following ways:

With Affiliates of Xome

Federal law gives you the opportunity to limit the sharing of "non-experience information" among affiliates of Xome. "Non-experience information" includes information that is used,

expected to be used, or collected for the purpose of establishing your eligibility for consumer credit, insurance or deposit accounts, and is not related solely to your transactions or other experiences with us, including information:

- From your applications
- From a credit report, such as your credit history
- From sources used to verify representations made by you, such as your open lines of credit or employment history

We may share the customer information that we collect with our affiliated companies that provide financial and other services, such as mortgage lenders, insurance agencies, title/escrow and other settlement services companies.

If you prefer that we not share non-experience information about you with an affiliate of Xome for marketing purposes, you may opt out. That is, you may direct us not to share this information by calling us toll-free at (800) 758-8052 or by making a written request to us at 750 Highway 121 BYP, Suite 100, Lewisville, TX 75067, Privacy@xome.com. Federal law also gives you the option of limiting our affiliates' use of your information that we share with them.

With Third Party Service Providers, Joint Marketers and As Otherwise Permitted by Law

We may work with non-affiliated companies or organizations to provide you with opportunities to buy products or services offered by us or jointly with other companies, including financial institutions. Consequently, we may disclose some or all of the information that we collect to the following:

- Companies that perform services on our behalf, such as data processing companies, customer/support services and other vendors; and
- Companies with whom we have joint marketing agreements.

For your protection, we require that these companies keep all personal information secure and confidential.

There may be additional times when it is necessary for us to use and share your information, and we may disclose some or all of the information that we collect as permitted by law.

We may also disclose your personal information:

- To comply with any court order, law or legal process, including responding to any government or regulatory request
- To enforce or apply our Terms of Use and other agreements
- To support compliance or audit requirements

- To detect, prevent or otherwise respond to fraud, security or technical concerns
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of our Services, our customers or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.
- In the event of a merger, acquisition or other transfer involving all or part of our business

With Other Third Parties

We may disclose some or all of the information that we collect with non-affiliated companies or other organizations, including:

- Financial service providers, such as mortgage bankers, title companies and insurance agents;
- Non-financial companies, such as retailers, direct marketers, membership clubs and publishers;
- Other companies and organizations, including non-profit organizations.

California residents, [review additional information](#) about your privacy rights.

If you prefer that we not share such information about you with non-affiliates of Xome, you may opt out. That is, you may direct us not to share this information by calling us toll-free at (800) 758-8052 or by making a written request to us at 750 Highway 121 BYP, Suite 100, Lewisville, TX 75067, alerts@xome.com.

3. Targeted Advertising

We may also use technologies to collect information about your online activities over time and across third party websites or other online services (behavioral tracking). We believe that this online behavioral tracking helps to provide you with more relevant advertising based upon on the websites you visit. Third parties may also use similar technologies to collect information about your online activities over time and across different third party sites, including your use of our Website.

You can visit the [NAI Opt-Out web site](#) for information on how you can opt out of behavioral tracking on our Website. Using the choice mechanisms these programs make available may help you see advertising that is relevant to you or help you avoid seeing interest-based advertising generally. Please note that the Website does not respond to or honor "Do Not Track" requests. We also use cookies to improve the performance of our advertising on other websites. Although you may not opt out of receiving online advertisements generally, you may control the collection of data on our site used for targeted Xome advertising during your visits to other websites. To opt-out of our data collection for targeted advertising on other sites, click here: [Opt Out Now](#).

4. How We Protect Your Information

Keeping your personal information secure is one of our most important responsibilities. Only those persons who need it to perform their job responsibilities are authorized to access your information. We take commercially reasonable precautions to protect your information and limit disclosure by maintaining physical, electronic and procedural safeguards.

5. Maintenance of Accurate Information

We have established commercially reasonable procedures designed to ensure that your personal information is as accurate and complete as possible. If you believe that our records contain inaccurate or incomplete information about you, please notify us by calling (800) 758-8052 or sending a written inquiry to us at 750 Highway 121 BYP, Suite 100, Lewisville, TX 75067, or by sending us an email to alerts@xome.com. We will take commercially reasonable steps to investigate your concerns and correct inaccurate information in a timely manner.

6. Other Websites

Our websites may contain hyperlinks to other Internet sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites. These other websites may collect and share data in a manner that is not consistent with our privacy practices. Our websites may also contain hyperlinks to the Internet sites of Xome affiliates. This Privacy Policy applies only to Services. The privacy policy of Xome affiliates may differ from this Privacy Policy, and any activity conducted on an affiliate's website is governed by the privacy policy of that affiliate. We encourage you to review the privacy policy of any website you may visit via hyperlink from our website to ensure that you agree with the terms of that policy prior to using the site.

7. Changes to this Privacy Policy

We may revise this Privacy Policy from time to time as it deems necessary. Any changes to the Privacy Policy will be posted on this webpage and take immediate effect. Please review this webpage on a regular basis to remain informed about the most recent terms of our Privacy Policy.

8. Acceptance of Privacy Policy Terms

Your ongoing use of our Services constitutes your acceptance of this Privacy Policy, including any changes to the Privacy Policy following the posting of such changes. If you do not agree with this Privacy Policy, please do not use our Services.

9. Children Under 13 Years of Age.

Pursuant to Xome's Terms of Use, use of our Services by children under the age of 13 is prohibited. Consistent with this prohibition we will not purposely or intentionally collect any information of any child under the age of 13.

10. Effective Date

This Privacy Policy is effective January 20, 2017.