

Xome®

CORPORATE DETAILS: 750 Highway 121 BYP, Suite 100, Lewisville, TX 75067 | clientdirect@xome.com, 469.240.8978



KEY PERSONNEL

Mike Rawls | CEO

Ethan Elzen | CFO

Joe Cutrona | President, Exchange

Al Broadway | President, Valuations

Joe Mowery | President, Title365

COMPANY DESCRIPTION

Xome's company purpose is simple: to keep the dream of homeownership alive. Xome does this by creating products and services for mortgage companies and the real estate community that reduce operational complexities and allow access to insightful data for better decision-making. Xome believes that when clients win, we win.

BUSINESS LINES, PRODUCTS & SERVICES

Xome supports the nation's leading servicers and lenders with integrated and scalable real estate solutions as part of an integrated intelligent end-to-end portfolio management strategy:

- » **Field Services:** Inspections, property preservation, registration, and claims
- » **Valuations:** Appraisals, broker price opinions, hybrid products, and mobile solutions
- » **Title:** Search, insurance policies, updates, and curative
- » **Auction Disposition Strategies:** Short sale auctions, pre-foreclosure bid strategy, foreclosure/trustee auction sales, CWCOT second-chance sales, full REO asset

management with auction modeling for best execution/loss recovery

- » **MLS Data Solutions:** Real estate market insight reports, flip-analysis, default disposition modeling, portfolio monitoring

KEY FEATURES & BENEFITS

Xome's end-to-end solution provides servicers with streamlined operational advantages:

- » **Appraisal Coverage Analysis:** Proactive review of appraiser coverage reduces exception delays.
- » **MLS Listing Cross Check:** Inspection results are enriched with MLS activity to identify short sale candidates earlier.
- » **Claims Management:** Fully managed Hazard Claim submittal, denial, and appeal processing, in partnership with a third-party vendor, reduces handoffs and speeds up receipt of funds.
- » **First Time Vacancy (FTV) Review—Secure Property Order:** Xome handles FTV review and subsequent secure order without client involvement, expediting the order and review of results for cycle time savings and less staff.
- » **Access Issue Resolution:** Real-time resolution to property access issues while vendors are onsite reduces exception delays.
- » **Bid Strategy and Property Review:** Pre-foreclosure data, documentation, insurer and state bidding requirements validation and preparation reduces servicer staffing requirements.
- » **Pre-REO Marketing Package at FTV:** Eliminate post-foreclosure delays by having a pre-prepared marketing package in the event of REO/retail sale.

Xome's end-to-end solution can help servicers:

- » Eliminate needless process steps
- » Reduce delays
- » Create efficiencies across vendor management activities (one-stop shop)
- » Minimize losses based on most cost-effective disposition options and best execution loss disposition modeling
- » Reduction in portfolio and counter-party risk by leveraging an enterprise-wide workflow
- » Achieve greater transparency and efficiency through reporting and real-time data exchange

COMPETITIVE ADVANTAGE

- » Xome offers a comprehensive suite of services—all under one roof.
- » Xome is helping clients take portfolio management to the next level with the launch of a seamless and fully customizable end-to-end solution covering key processes from the first notice of default through disposition.

ADDED VALUE

- » Access to rich third-party data with over 98% MLS listing access.
- » Tenured teams can provide operational expertise and guidance for every default and origination scenario.
- » Xome's business model and breadth of services allows it to add capacity to servicer's operations, which will be key if default activities increase.

KEYS TO SUCCESS

- » Experienced leadership team with over 150 years' industry experience combined.
- » Xome can stitch together data across all aspects of the real estate lifecycle at the portfolio and individual asset level.
- » Xome can provide rich data to clients for real-time transparency.
- » Xome can customize disposition strategies and options based on a client's risk tolerance and portfolio management philosophy.
- » Xome can provide services as a la carte or as part of a larger end-to-end solution.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- » *Great Place to Work*, 2019
- » *Tech100 Real Estate Company*, 2020
- » Mobile app ranked No. 2 for best "Real Estate App to Help You Find Your Dream Home" (*Mobile App Daily*, March 2020) and "The 8 Best Real Estate Apps of 2020" as Best for Auctions (*The Balance*, May 2020)

