

TERMS OF USE

The following terms of use ("Agreement") is a legal agreement between you and Altisource S.à r.l. ("Altisource", "us", "our" or "we"). This Agreement governs your use of the Lenders One® member portal (www.l1connect.lendersone.com) and its related services and tools (collectively, "Site").

This Agreement includes a disclaimer of warranties, a disclaimer of liability, as well as a release and indemnification by you.

By accessing or using the Site in any way, you hereby agree to comply with this Agreement, as amended from time to time. It is solely your obligation to check the Site for an updated version of the Agreement each time you visit or otherwise use the Site. If you object to any such changes, your sole recourse will be to stop using the Site. Continued use of the Site following any such changes will constitute your acceptance and acknowledgement of such changes and agreement to be bound by the terms and conditions of such changes, without limitation or qualification.

1. Your Access, Contents and Services

(a) Use of the Site. You shall use and access the Site solely for the purpose of (i) browsing the Site in evaluation of or in furtherance of your use of the Site, (ii) accessing to and reviewing information, documents, communications, opinions, statements, advice, files, text, graphics, materials, content, software and products available through the Site (the "Content"), (iii) obtaining services on the Site or (iv) communicating with other users via the forum, newsfeed or direct messaging (the "Permitted Use").

(b) Account. To access the Site, you must create an account by completing the registration process. The rights granted to you to access the Site constitute a limited right to access the Site according to the terms herein and not a transfer of title. We may revoke or limit your access to the Site at any time for any reason, in our sole discretion. By providing your email address, you are giving us permission to send you email notifications that are provided as services by the Site and system messages, and service announcements.

(c) Grant of Limited Access. Subject to the terms of this Agreement, we hereby grant you a limited, revocable, non-exclusive, non-transferable and non-sublicensable right to access, view and use the Site solely for the Permitted Use.

(d) Services and Content. We are not liable for and have no responsibility for, or control over, the services or Content on the Site. Any Content expressed or made available through the availability or use of the Site, are those of the respective author(s) or distributor(s) of that information. Additionally, we neither endorse, nor are liable in any manner whatsoever for, the accuracy or reliability of any opinion, advice, information, or statement made on the Site by its users or other third parties. We assume no responsibility or liability of any type with respect to the Contents and services. You will not hold us responsible or liable with respect to the Contents and services or seek to do so. You agree to hold Altisource and its affiliates harmless from any and all actions that may arise or be related to the Content and/or the services.

(e) Third Party Services. In addition to the Content and services, the Site may also make available to Customer certain materials, information, statements, advice and services provided by third parties (including other users) available on the Site (the "Third Party Services"). Such Third Party Services are provided by unaffiliated third parties and may be governed by separate license agreements that accompany such Third Party Services. We are not liable in any manner whatsoever for and have no responsibility for, or control over, the Third Party Services or content resulting from the use of Third Party Services. Any opinions, advice, statements, services, offers or other information expressed or made available through the availability or use of such Third Party Services, are those of the respective author(s) or distributor(s) of that information. We assume no responsibility or liability of any type with respect to the Third Party Services, including any liability resulting from incompatibility between the Third Party Services and the Contents and services. You will not hold us responsible or liable with respect to the Third Party Services or seek to do so.

(f) Services or the Site may be terminated at Altisource's sole discretion, and in no event shall Altisource be liable to you or any third party for termination of your account or login credentials.

(g) You hereby acknowledge that Altisource will treat any personal information submitted through this Site in accordance with its Privacy Policy accessible at <http://www.altisource.com/home/YourPrivacyRights.aspx>.

(h) Subject to the restrictions set forth in this Agreement, you may copy information from the Content solely in the course of viewing, saving, printing, faxing and/or e-mailing such information only as necessary pursuant to the Permitted Use. Content may not be distributed, republished, uploaded, posted or transmitted in any way without the prior written consent of Altisource.

(i) The services do not replace or reduce the need for you to maintain regular data backups or redundant data archives.

2. Eligibility and Your Responsibilities.

(a) You agree to provide true, accurate, current and complete information during the Site registration process and in all interactions on the Site and interactions with us, and further agree to not transfer your login credentials to a third party.

(b) You remain solely responsible for the use of the Site, including but not limited for any commentary you share on the Site while communicating with other users. Neither Altisource nor any third party that provides content to Altisource will assume or have any liability for your use of the Site, or any action or inaction by Altisource or such third party with respect to your use of the Site. You agree to hold us and its affiliates harmless from any and all actions that may arise or be related to use of the Site, including but not limited for any commentary you share on the Site while communicating with other users.

(c) You may not use, or attempt to use, the Site through any means not explicitly and intentionally made available, provided or intended with respect to the Site.

(d) You may not use the Site in a way that could cause us to unknowingly participate in, or contribute to, the violation of any applicable law, statute, ordinance or regulation. We aim to keep the Site safe, and may report any and all suspected use of the Site for scamming, fraudulent, or extortive purposes to the appropriate law enforcement agency or regulators.

(e) You shall not post, submit or share any comments via the forum, newsfeed or direct messaging that (i) are illegal, deceptive, false, inaccurate, misleading, fraudulent, threatening, harassing, libelous, defamatory, obscene, pornographic or otherwise objectionable as determined by us or under applicable law; (ii) directly or indirectly direct users to another online or offline location that provides products or services similar to the Site; (iii) involve unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of solicitation; (iv) facilitate gambling, gaming, raffles, lotteries, sweepstakes, and/or any other activity featuring the award of a prize; (v) infringe the intellectual property rights, privacy rights or other legal rights of any individual or entity; (vi) include any code, files, scripts, agents, programs or other computer programming routines intended to do harm or that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information, including, for example, viruses, worms, time bombs and Trojan horses; (vii) create liability for us or cause us to lose (in whole or in part) the services of our Internet service providers (ISPs) or other suppliers; and (viii) interfere with, disrupts or otherwise adversely impacts the use of the Site by any other user.

(f) You may not reverse engineer, decompile or disassemble the Site (except to the extent specifically permitted by applicable law) or attempt to do so, nor may you use information or Content on the Site to develop or design any product (including without limitation any website similar to or competitive with the Site). You may not use automated web queries (including, without limitation, screen and database scraping, spiders, robots, crawlers and

any other automated activity in connection with the Site). General purpose Internet search engines and non-commercial public archives that use tools to gather information for the sole purpose of displaying hyperlinks to the services are granted a limited exception from the foregoing exclusion, provided that they do so from a stable IP address or range of IP addresses using an easily-identifiable agent. You may not use, or attempt to use, the Site through any means not explicitly and intentionally made available, provided or intended with respect to the Site. You may not harvest information about other users of the Site for any purpose. You may not use the Services in any manner that could damage, disable, overburden, or impair the Site or that harms us, our service providers, suppliers or any other person.

3. Restrictions on Your Use of the Site and Limitations.

(a) Your right to use the Site is conditional on your warranty that you will only use the Site for the Permitted Use and for no other purpose that is unlawful or prohibited by this Agreement.

(b) Except in the event of Altisource's willful misconduct, you accept full responsibility for all non-public personal information that you enter or upload to the Site and shall indemnify Altisource and its affiliates for any losses, expenses, damages, fees, liabilities and costs, including reasonable attorneys' fees, resulting from or related to such non-public personal information.

(c) We use many techniques to identify our Site users when they register. However, because user authentication on the internet is difficult, the Site cannot and does not confirm each user's purported identity. We encourage you to report to us any instances of fraud or other circumstances that call into question the purported identity of any user of the Site. Each user and you are solely responsible for any information provided to us. You agree to immediately notify us of any unauthorized use of your username or password, or any other known breach of security related to the Site.

(d) In the event of any dispute between you with one or more of the Site's users, you release us (and our affiliates, officers, directors, agents, independent contractors, advisors and employees) from any claims, demands and damages of every kind and nature, known and unknown, suspected and unsuspected, disclosed and undisclosed, arising out of or in any way connected with such dispute(s).

(e) The Site, the services, all Contents and any other materials thereon are provided "AS-IS" and, while we strive to provide a seamless and satisfying experience for all of our users, we assume no responsibility for any unavailability of the Site (regardless of duration) or the timeliness, transport, outage, deletion, delivery failures or failure to store/retrieve any user commands, data, communications or personalization settings in connection with the Site.

4. Disclaimer of Warranties: WE DO NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES, ENDORSEMENTS OR REPRESENTATIONS WHATSOEVER AS TO THE ACCURACY OF THE SERVICES, CONTENTS, OR OTHER USERS COMMENTS CONTAINED ON THE SITE OR THE OPERATION, AND ACCURACY OR APPROPRIATENESS OF THE SITE FOR ANY BUSINESS PURPOSES. THE SITE AND ALL CONTENTS ARE PROVIDED 'AS-IS'.

5. Indemnity. You shall jointly and severally indemnify and hold us and (as applicable) our affiliates, officers, managers, directors, licensors, suppliers, agents and employees, harmless from any claim or demand, including a claim for attorneys' fees, made by user any third party due to, or arising out of, the your use of the Site, your breach of this Agreement or the documents it incorporates by reference, the Contents, or your violation of any law or the rights of a third party.

6. Limitation of Liability. EXCEPT WHERE RESTRICTED OR PROHIBITED BY LAW, ALTISOURCE WILL NOT BE LIABLE TO USER OR ANY OTHER THIRD PARTY FOR ANY INDIRECT, SPECIAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES, LOSS OF BUSINESS OR PROFITS OR LOSS OF DATA THAT RESULTS OR ARISE FROM THIS AGREEMENT, OR THE USE OF, OR THE INABILITY TO USE THE SITE, EVEN IF ALTISOURCE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE EXTENT THAT LIABILITY MAY BE ASSESSED AGAINST ALTISOURCE, IN NO EVENT WILL

ALTISOURCE'S TOTAL AGGREGATE LIABILITY FOR ANY CLAIMS, LOSSES OR DAMAGES ARISING THROUGH ANY USER'S USE OF OR ACCESS TO THE SITE EXCEED TEN DOLLARS.

7. General.

(a) Severability. If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced.

(b) Assignment. We may assign this Agreement and all referenced or incorporated agreements at any time for any reason. User may not assign any of its rights hereunder without our prior written approval.

(c) Governing Law. This Agreement shall be governed by and construed in accordance with Delaware law. THE PARTIES HERETO HEREBY KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT WHICH EITHER OR BOTH OF THEM MAY HAVE TO RECEIVE A TRIAL BY JURY WITH RESPECT TO ANY CLAIMS, CONTROVERSIES OR DISPUTES WHICH MAY ARISE OUT OF THIS AGREEMENT OR THE SUBJECT MATTER HEREOF.

(d) Acceptance. By registering on the Site you unconditionally accept the above Agreement. You shall abide by all such terms and conditions fully and without recourse. You hereby grant us and our affiliates and their respective representatives a worldwide, non-exclusive, sublicensable, royalty-free license to display your name, trademark, service mark and logo to identify you as a user of the Site and to facilitate provision of the services.

(e) Intellectual Property Notice. Altisource, Lenders One[®], the Lenders One[®] logo and all other marks identified herein, and on referenced and incorporated agreements, are trademarks or service marks of Altisource or its affiliates (the "Marks"). These Marks may be registered with the United States Patent and Trademark Office and Intellectual Property Offices of other countries. You are not permitted to use the Marks without the prior written consent of Altisource. In addition, you are not permitted to use any current or future Altisource product names or trade names in connection with any product or service that does not belong to, is not owned by, or endorsed by Altisource in any manner that is likely to cause confusion among customers, or in any manner that disparages or discredits Altisource.