



FREQUENTLY ASKED QUESTIONS

1. What are the benefits of buying real estate online?

Xome® has thousands of properties exclusively available for auction through Xome. Search our newly foreclosed, occupied, vacant, financeable properties, short sales, and special incentive events. With exclusive auction listings and 95% of all MLS listed homes in the US, finding your next property has never been easier with Xome.

2. Is there a fee required to submit a bid?

There aren't any bidding fees, but you need to register for the auction event. During the event registration, we may place a hold of \$1,000 on your credit card before you can place bids on properties within that event. If you don't purchase a property, the hold will be removed within 24 hours after the event ends. If a property is purchased, the hold will remain until your earnest money has been received by the escrow/closing company, at which time we will release your hold. If you are the winning bidder and do not complete the transaction, your credit card may be charged for the full \$1,000.

3. How do I bid on a property?

Placing a bid is a simple click once you've registered for an auction event. The property will have an opening price and a set bid increment. Each bidder receives a confirmation once a bid is placed, and if you are the highest bidder you will be notified via email at the conclusion of the auction.

4. What is a buyer's premium?

It is the fee collected by Xome that will be added to the amount of the winning bid as compensation for the auctioneer in performing the auction.

THINGS TO DO BEFORE YOU BID ON A XOME AUCTION PROPERTY



Create a free account on Xome.com



Research any properties you are interested in

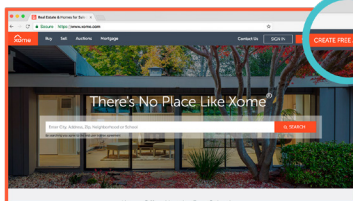


Secure financing or provide proof of funds

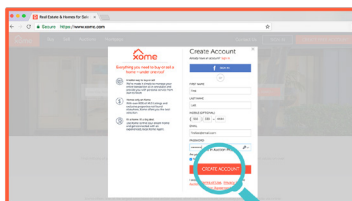


Register for the auction

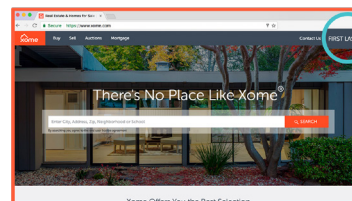
CREATE AN ACCOUNT



Go to Xome.com and click 'Create Free Account'



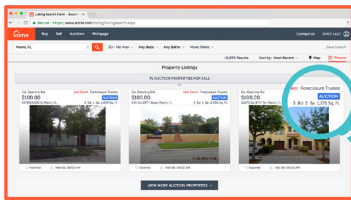
Fill in your personal information



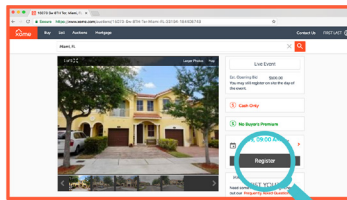
Once signed in, your name will appear in the top-right corner

For additional answers please visit www.xome.com/auctions/customerservice or talk with a specialist at (844) 400-9663.

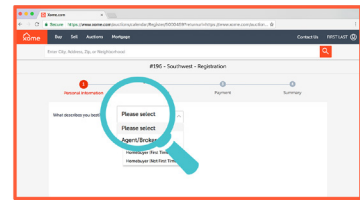
REGISTER FOR AN AUCTION



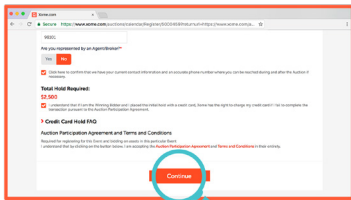
Find a property



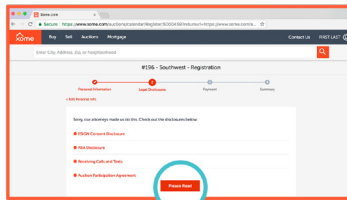
Click on 'Register' to join an auction



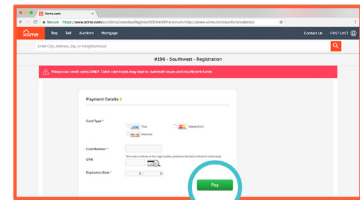
Select which kind of home buyer you are



Read/fill in your information

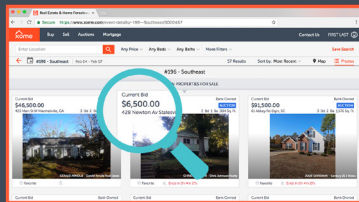


Read all disclosures

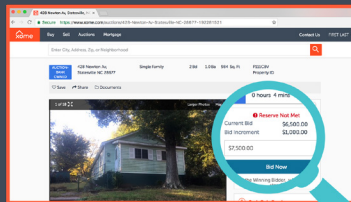


Fill in your payment information

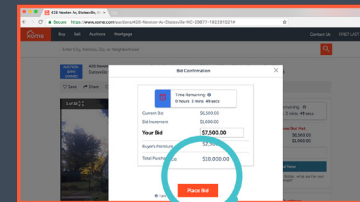
BID ON A PROPERTY



Find a property you would like to place bid on



Read housing information and click 'Bid Now'



Confirm your bid increment and click 'Place Bid'

THERE ARE TWO WAYS TO PURCHASE A PROPERTY ON XOME AUCTIONS

PRE-AUCTION OFFER (on select properties)

Bid before the auction starts

1. Create a free account on Xome
2. Find the property on Xome
3. Open property detail page
4. Click on make offer button
5. Complete steps in the offer process
(Note: Pre-auction offer is deactivated 48 Hours prior to the auction)

ONLINE AUCTIONS

Bid online with a simple click

1. Create a free account on Xome
2. Find the property on Xome
3. Register for the auction
4. Bid in the auction