



HomEq Servicing is committed to providing our clients with outstanding service. This commitment makes it vital that we have effective recovery and resumption plans in place that we can implement in the event of a Significant Business Disruption (SBD).

HomEq Servicing maintains an audited Business Continuity Management (BCM) Program and an emergency preparedness plan designed to minimize service disruption. We also monitor the preparedness and testing of our key and critical vendors.

In the event of a SBD, our recovery strategy is to focus on our critical business operations. It includes consideration of firm-only, regional and wide scale disruption scenarios, where business recovery in a regional or wide-scale disruption may depend on critical infrastructure and the actions of constituents or vendors.

HomEq Servicing employs the following resources to implement our recovery strategy:

- Dedicated technical recovery facilities
- Dedicated work area recovery sites
- Internal and third-party reciprocal seating arrangements
- Recovery capabilities for critical functions, applications and processes
- Crisis Management framework, teams, and facilities

HomEq Servicing is a wholly owned company of Barclays Capital and Barclays Bank PLC. As one of the world's largest financial institutions, Barclays has established policies for liquidity management that include recovery strategies in the event of an SBD.

Business Continuity Framework Summary

The framework covers all business units throughout HomEq Servicing, in various locations and defines the standards and requirements for business continuity, crisis management and recovery.

Key features of the framework include:

- Executive support, review and sign-off
- Alternative mechanisms for communication, both internally and with critical third parties
- Skilled resources to recover critical business operations
- Risk and impact assessments on all processes, including dependencies on third parties
- Employee training and awareness programs
- Regular tests of all components (i.e. crisis management arrangements, business resumption plans, technology recovery plans, recovery facilities and call notification processes)

Business Continuity Contacts

For more information about HomEq Servicing's approach to business continuity, speak to your regular contact at HomEq Servicing. In the event of a SBD disrupting HomEq Servicing, please try emailing HomEq-BCM@homeq.com or visit <http://www.HomEq.com>