### **EXHIBIT G**

# **EXPERIAN REQUIREMENTS**

Customer, in order to receive consumer credit information from Experian Information Solutions, Inc., agrees to comply with the following conditions required by Experian, which may be in addition to those outlined in the Customer Service Agreement ("Agreement"), of which these conditions are made a part. Customer understands and agrees that Experian's delivery of information to Customer via Altisource Solutions, Inc. is specifically conditioned upon Customer's agreement with the provisions set forth in this Agreement. Customer understands and agrees that these requirements pertain to all of its employees, managers, and owners and that all persons having access to Experian credit information, whether existing or future employees, will be trained to understand and comply with these obligations.

- 1.0 Customer hereby agrees to comply with all current and future policies and procedures instituted by ALTISOURCE SOLUTIONS, INC. and required by Experian. ALTISOURCE SOLUTIONS, INC. will give Customer as much notice as possible prior to the effective date of any such new policies required in the future but does not guarantee that reasonable notice will be possible. Customer may terminate this agreement at any time after notification of a change in policy in the event Customer deems such compliance as not within its best interest.
- **2.0** Customer agrees that Experian shall have the right to audit records of Customer that are relevant to the provision of services set forth in this Agreement and to verify, through audit or otherwise, that Customer is in compliance with applicable law and the provisions of this Agreement and is fact the end user of the credit information with no intention to resell or otherwise provide or transfer the credit information in whole or in part to any other person or entity.
  - 2.1.1 Customer authorizes ALTISOURCE SOLUTIONS, INC. to provide to Experian, upon Experian's request, all materials and information relating to its investigations of Customer.
  - 2.1.2 Customer further agrees that it will respond within the requested time frame indicated for information requested by Experian regarding Experian consumer credit information.
  - 2.1.3 Customer understands that Experian may require ALTISOURCE SOLUTIONS, INC. to suspend or terminate access to Experian information in the event Customer does not cooperate with any such an investigation or in the event Customer is not in compliance with applicable law or this Agreement. Customer shall remain responsible for the payment for any services provided to Customer by ALTISOURCE SOLUTIONS, INC. prior to any such discontinuance.
- **3.0** Customer certifies that it is not a reseller of the information, a private detective agency, bail bondsman, attorney, credit counseling firm, financial counseling firm, credit repair clinic, pawn shop (except companies that do only Title pawn), check cashing company, genealogical or heir research firm, dating service, massage or tattoo service, asset location service, a company engaged in selling future services (health clubs, etc.), news agency, business that operates out of an apartment or a residence, an individual seeking information for his private use, an adult entertainment service of any kind, a company that locates missing children, a company that handles third party repossession, a company seeking information in connection with time shares or subscriptions, a company or individual involved in spiritual counseling or

a person or entity that is not an end-user or decision-maker, unless approved in writing by Experian.

- **4.0** Customer agrees that it will maintain proper access security procedures consistent with industry standards and that if a data breach occurs or is suspected to have occurred in which Experian information is compromised or is potentially compromised, Customer will take the following action:
  - 4.1.1 (a) Customer will notify ALTISOURCE SOLUTIONS, INC. within 24 hours of a discovery of a breach of the security of consumer reporting data if the personal information of consumers was, or is reasonably believed to have been, acquired by an unauthorized person.
    - · Further, Customer will actively cooperate with and participate in any investigation conducted by ALTISOURCE SOLUTIONS, INC. or Experian that results from Customer's breach of Experian consumer credit information.
  - 4.1.2 (b) In the event that Experian determines that the breach was within the control of Customer, Customer will provide notification to affected consumers that their personally sensitive information has been or may have been compromised.
    - Experian will have control over the nature and timing of the consumer correspondence related to the breach when Experian information is involved.
  - 4.1.3 (c) In such event, Customer will provide to each affected or potentially affected consumer, credit history monitoring services for a minimum of one (1) year, in which the consumer's credit history is monitored and the consumer receives daily notification of changes that may indicate fraud or ID theft, from at least one (1) national consumer credit reporting bureau.
  - 4.1.4 (d) Customer understands and agrees that if the root cause of the breach is determined by Experian to be under the control of the Customer (i.e., employee fraud, misconduct, or abuse; access by an unqualified or improperly qualified user; improperly secured website, etc.), Customer may be assessed an expense recovery fee.
- **5.0** Customer understands that if a change of control or ownership should occur, the new owner of the Customer business must be re-credentialed as a permissible and authorized Customer of Experian products and services. A third-party physical inspection at the new address will be required if Customer changes location.
- **6.0** If Customer is an authorized residential customer the following additional requirements and documentation must be supplied:
  - 6.1.1 Experian must be notified for tracking and monitoring purposes;
  - 6.1.2 Customer must maintain a separate business phone line listed in the name of the business;
  - 6.1.3 A separate subscriber code for Customer must be maintained for compliance monitoring; and
  - 6.1.4 An annual physical inspection of the office is required by Experian, for which a reasonable fee may be required.

- **7.0** Customer agrees to hold harmless Experian and its agents from and against any and all liabilities, damages, losses, claims, costs, and expenses, including reasonable attorney's fees, which may be asserted against or incurred by Experian, arising out of, or resulting from the use, disclosure, sale, or transfer of the consumer credit information by Customer, or Customer's breach of this Agreement.
  - 7.1.1 Customer further understands and agrees that the accuracy of any consumer credit information is not guaranteed by Experian and releases Experian and its agents from liability for any loss, cost, expense, or damage, including attorney's fees, suffered by Customer resulting directly or indirectly from its use of consumer credit information from Experian.
- **8.0** Experian will not, for the fee charged for credit information, be an insurer or guarantor of the accuracy or reliability of the information.
  - 8.1.1 EXPERIAN DOES NOT GUARANTEE OR WARRANT THE ACCURACY, TIMELINESS, COMPLETENESS, CURRENTNESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE INFORMATION AND SHALL NOT BE LIABLE TO CUSTOMER FOR ANY LOSS OR INJURY ARISING OUT OF OR CAUSED IN WHOLE OR IN PART BY EXPERIAN'S ACTS OR OMISSIONS, WHETHER NEGLIGENT OR OTHERWISE, IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING OR DELIVERING THE INFORMATION.

## **Experian FICO Requirements**

In addition to the requirements set forth in the Agreement, Customer agrees to the following for its access to the Experian/Fair, Isaac Advanced Risk Score(s) and reason codes ("Scores") generated by the Experian/Fair, Isaac Advanced Model:

- 1. it has a "permissible purpose" under the Fair Credit Reporting Act, as it may be amended from time to time, to obtain the information derived from the Experian/Fair, Isaac Model.
- 2. limit its use of the Scores and reason codes solely to use in its own business with no right to transfer or otherwise sell, license, sublicense or distribute said Scores or reason codes to third parties.
- 3. maintain internal procedures to minimize the risk of unauthorized disclosure and agree that such Scores and reason codes will be held in strict confidence and disclosed only to those of its employees with a "need to know" and to no other person.
- 4. Notwithstanding any contrary provision in the Agreement, Customer acknowledges and certifies that the Scores and its associated intellectual property rights in its output are the property of Fair, Isaac and Customer will not provide the Scores to any other party without Fair, Isaac's and Experian's prior written consent except:
  - a. to credit applicants in connection with approval/disapproval decisions in the context of bona fide credit extension transactions when accompanied with its corresponding score reason codes, or
  - b) as clearly required by law.
- 5. Customer will comply with all applicable laws and regulations in using the Scores and reason codes purchased from Altisource, including the Equal Credit Opportunity Act ("ECOA"), Regulation B, and the Fair Credit Reporting Act.
- 6. Customer, its employees, agents or subcontractors, will not use the trademarks, service marks, logos, names, or any other proprietary designations, whether registered or unregistered, of Experian Information Solutions, Inc. or Fair, Isaac Corporation, or the affiliates of either of them, or of any other party involved in the provision of the Experian/Fair, Isaac Model without such entity's prior written consent.
- 7. Customer shall not, in any manner, directly or indirectly, attempt to discover or reverse engineer any confidential and proprietary criteria developed or used by Experian/Fair, Isaac in performing the Experian/Fair, Isaac Model.
- 8. Experian/Fair, Isaac warrants that the Experian/Fair, Isaac Model is empirically derived and demonstrably and statistically sound and that to the extent the population to which the Experian/Fair, Isaac Model is applied is similar to the population sample on which the Experian/Fair, Isaac Model was developed, the Experian/Fair, Isaac Model score may be relied upon by Customer to rank consumers in the order of the risk of unsatisfactory payment such consumers might present to Customer. Experian/Fair, Isaac further warrants that so long as it provides the Experian/Fair Isaac Model, it will comply with regulations promulgated from time to time pursuant to the Equal Credit Opportunity Act, 15 USC Section 1691 et seq. THE FOREGOING WARRANTIES ARE THE ONLY WARRANTIES EXPERIAN/FAIR, ISAAC HAVE GIVEN CUSTOMER WITH

RESPECT TO THE EXPERIAN/FAIR, ISAAC MODEL AND SUCH WARRANTIES ARE IN LIEU OF ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, EXPERIAN/FAIR, ISAAC MIGHT HAVE GIVEN CUSTOMER WITH RESPECT THERETO, INCLUDING, FOR EXAMPLE, WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. Customer's rights under the foregoing Warranty are expressly conditioned upon Customer's periodic revalidation of the Experian/Fair, Isaac Model in compliance with the requirements of Regulation B as it may be amended from time to time (12 CFR Section 202 et seq.).

- 9. the aggregate liability of Experian/Fair, Isaac to Customer is limited to the lesser of the fees paid by Customer to Altisource under the Agreement during the six (6) month period immediately preceding Customer's claim.
- 10. Customer releases Fair, Isaac and/or Experian as well as their respective officers, directors, employees, agents, sister or affiliated companies, or any third party contractors or suppliers of Fair, Isaac or Experian from liability for any damages, losses, costs or expenses, whether direct or indirect, suffered or incurred by Customer resulting from any failure of the Experian/Fair, Isaac Advanced Risk Score(s) to accurately predict that a United States consumer will repay their existing or future credit obligations satisfactorily;
- 11. the Scores shall not be used for adverse action as defined by the ECOA or Regulation B, unless adverse action reason codes have been delivered to the Customer along with the Experian/Fair, Isaac Advanced Risk Score(s);
- 12. Customer will not publicly disseminate any results of the validations or other reports derived from the Scores without Fair, Isaac's and Experian's express written permission; and,
- 13. Customer Agrees that Experian and Fair, Isaac are third-party beneficiaries of the Agreement.

#### EXPERIAN OFAC NAME MATCHING SERVICE

- 1. OFAC Name Matching Service. For purposes of this Agreement, the term "OFAC Name Matching Service" means the application of a name matching service performed by Experian wherein the consumer's name transmitted by Altisource inquiry or tape is compared to an Experian file containing limited identifying information of consumers listed by the United States Treasury Department, Office of Foreign Asset Control ("OFAC") of Specially Designated Nationals whose property is blocked, to assist the public in complying with the various sanctions programs administered by OFAC. Based upon End User's request in a manner identified in Schedule B, Experian will perform a match of characters in the consumer's name, social security number and year of birth, when available, and only where a match occurs, will Experian transmit to End User a message indicating the "Spelling of name used to access report matches OFAC List" in the online environment, and will only return a list of those consumers where a match occurs in the batch environment ("OFAC Statement").
- 2. Disclaimer of Warranty. Experian updates its file periodically from OFAC and cannot and will not, for the fee charged for the OFAC Name Matching Service, be an insurer or guarantor of the accuracy or reliability of the OFAC Name Matching Service nor the data contained in its file. End User acknowledges that the existence of a match based on very limited identifying information provided by OFAC does not necessarily indicate that the consumer for whom the End User inquired is the same consumer referenced by OFAC. The use of the OFAC Name Matching Service does not attempt to, nor does it, satisfy any of End User's legal obligations which may be administered by OFAC or any other governmental agency. EXPERIAN MAKES NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE OFAC NAME MATCHING SERVICE, INCLUDING, FOR EXAMPLE AND WITHOUT LIMITATION, WARRANTIES OF CURRENTNESS, COMPLETENESS, ACCURACY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Identify which subcodes OFAC listing. NO Keywo	to set Product Option 0000FM1 to "A"[All inquiries will automatically be checked against the ord is necessary.]
Identify which subcodes to allow Keyword "OFAC" on inquiries. [This allows the OFAC Name Matching Service to be requested on an inquiry-by-inquiry basis.]	

# MILITARY LENDING ACT COVERED BORROWER INDICATOR<sup>TM</sup> SERVICES

- A. Military Lending Act Covered Borrower Indicator Services. For purposes of this Agreement, the term "Military Lending Act Covered Borrower Indicator Services" shall mean information pertaining to a consumer's status as a "Covered Borrower," as the term is defined in 32 C.F.R. § 232.3(g)(1), as (i) an append to an Experian credit report, or (ii) a standalone Military Lending Act Covered Borrower Indicator report. End User acknowledges the Military Lending Act Covered Borrower Indicator Services are subject to the FCRA, and End User has a "permissible purpose" of extension of credit (Section 604(a)(3)(A) of the FCRA); or, if applicable, prescreening (Section 604(c) of the FCRA) pursuant to this Agreement, and for only those credit transactions subject to the Military Lending Act, 10 U.S.C. § 987 ("MLA").
- **B.** Use. End User acknowledges that the use of the Military Lending Act Covered Borrower Indicator Services is solely limited to determining a consumer's status as a Covered Borrower for the applicable credit transactions in furtherance of End User's compliance with the Military Lending Act, 10 U.S.C. § 987, as amended, and the implementing regulations promulgated thereunder. Consistent with the foregoing, End User shall not use the Military Lending Act Covered Borrower Indicator Services in connection with, in whole or in part, insurance underwriting, initiating preapproved offers of credit, marketing purposes, or any other purpose not authorized
- **C. Certification.** End User hereby certifies to Altisource its compliance with the terms of use provided herein.

### **EXPERIAN SECURITY REQUIREMENTS**

The security requirements included in this document represent the minimum security requirements acceptable to Experian and are intended to ensure that a Third Party (i.e., Supplier, Reseller, Service Provider or any other organization engaging with Experian) has appropriate controls in place to protect information and systems, including any information that it receives, processes, transfers, transmits, stores, delivers, and / or otherwise accesses on behalf of Experian.

#### **DEFINITIONS**

"Experian Information" means Experian highly sensitive information including, by way of example and not limitation, data, databases, application software, software documentation, supporting process documents, operation process and procedures documentation, test plans, test cases, test scenarios, cyber incident reports, consumer information, financial records, employee records, and information about potential acquisitions, and such other information that is similar in nature or as mutually agreed in writing, the disclosure, alteration or destruction of which would cause serious damage to Experian's reputation, valuation, and / or provide a competitive disadvantage to Experian.

"Resource" means all Third-Party devices, including but not limited to laptops, PCs, routers, servers, and other computer systems that store, process, transfer, transmit, deliver, or otherwise access the Experian Information.

## 1. Information Security Policies and Governance

Third Party shall have Information Security policies and procedures in place that are consistent with the practices described in an industry standard, such as ISO 27002 and / or this Security Requirements document, which is aligned to Experian's Information Security policy.

#### 2. Vulnerability Management

Firewalls, routers, servers, PCs, and all other resources managed by Third Party (including physical, on-premise or cloud hosted infrastructure) will be kept current with appropriate security specific system patches. Third Party will perform regular penetration tests to further assess the security of systems and resources. Third Party will use end-point computer malware detection / scanning services and procedures.

#### 3. Logging and Monitoring

Logging mechanisms will be in place sufficient to identify security incidents, establish individual accountability, and reconstruct events. Audit logs will be retained in a protected state (i.e., encrypted, or locked) with a process for periodic review.

## 4. Network Security

Third Party will use security measures, including anti-virus software, to protect communications systems and networks device to reduce the risk of infiltration, hacking, access penetration by, or exposure to, an unauthorized third-party.

# 5. Data Security

Third Party will use security measures, including encryption, to protect Experian provided data in storage and in transit to reduce the risk of exposure to unauthorized parties.

## **6. Remote Access Connection Authorization**

All remote access connections to Third Party internal networks and / or computer systems will require authorization with access control at the point of entry using multi-factor authentication. Such access will use secure channels, such as a Virtual Private Network (VPN).