



**OCWEN FINANCIAL CORPORATION AND AFFILIATES**  
**VENDOR/SUPPLIER DIVERSITY POLICY**  
**Effective as of January 13, 2010**

Ocwen Financial Corporation's vendor management goal is to purchase quality products and services at competitive costs from suppliers who support our corporate values. To accomplish this, Ocwen has established strong relationships with its supplier base and holds suppliers accountable for the performance needed to meet our standards.

As an integral part of Ocwen's overall commitment to diversity in the workplace, it is our policy to provide minority, women, disabled veteran and small businesses the opportunity to fairly compete for all procurement of goods and services. While it is Ocwen's policy to deal only with qualified suppliers, certified small businesses will be provided with the opportunity to provide products and services to Ocwen.

Ocwen continually seeks out and engages qualified vendors and suppliers that reflect the diversity of our customer base. Ocwen utilizes internal documents and databases, along with other electronic databases, directories, trade fairs and conferences to assist in identifying these sources.

Electronic databases used for sourcing include but are not limited to:

1. CPUC Supplier Clearinghouse ([www.asianinc.org](http://www.asianinc.org))
2. SBA Pro-Net System ([www.sba.gov](http://www.sba.gov))
3. National Minority Supplier Development Council ([www.nmsdc.org](http://www.nmsdc.org))
4. Office of Small Business and DVBE Certification ([www.pd.dgs.ca.gov](http://www.pd.dgs.ca.gov))
5. Women's Business Enterprise National Council ([www.wbenc.org](http://www.wbenc.org))

Other directories include but are not limited to:

1. SBA referrals
2. National Women Business Directories
3. Asian Business Development Association Directory
4. United Indian Development Association Directory

All diverse businesses must adhere to our high standards of performance including, but not limited to, customer service, product quality, financial stability and cost effectiveness.

In carrying out the objectives of this policy, Ocwen is committed to the following specific initiatives:

- Ensuring that diverse businesses are afforded fair and meaningful opportunities to participate in our competitive contracting and procurement processes
- Forming strategic partnerships with diverse businesses to pursue contracting opportunities with the federal government and private sector
- Increasing our purchasing initiatives from minority, women, disabled veteran and small businesses