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## LendingTree Sees Resurgence of Home Equity Lending

## Home equity loans gain popularity with borrowers and lenders

CHARLOTTE, N.C., Dec. 17, 2015 /PRNewswire/ --Â <u>LendingTree®</u> (NASDAQ: TREE), the nation's leading online loan marketplace, has seen the home equity lending market expand as borrowers seek to leverage their homes' equity and more lenders join LendingTree's marketplace.Â

In the fourth quarter alone, LendingTree has added 14 new lenders to its home equity marketplace, which now includes 30 lenders and encompasses three of the top five largest US home equity lenders.Â

LendingTree's average daily home equity loan requests have increased approximately 63 percent from January 2015 to November 2015. Â With the increased lender demand, the number of matches facilitated through LendingTree's marketplace are expected to grow nearly 50 percent quarter over quarter.

"This resurgence is fueled by several factors including home value appreciations and a strengthening housing market, which is attracting more borrowers and lenders to an expanding home equity market," said Doug Lebda, founder and CEO of LendingTree. "Consumer confidence and improving equity positions are allowing borrowers to access the equity in their homes. LendingTree's platform provides an easy mobile-enabled home loan shopping experience for consumers and delivers high-quality borrowers to lenders on the network."

Gabe Dalporto, LendingTree's CFO added, "We're more confident than ever that home equity loans will be a significant growth driver in 2016."

For more information, please visit www.lendingtree.com/home-equity-loans.

## Safe Harbor Statement Under the Private Securities Litigation Reform Act of 1995

The matters contained in the discussion above may be considered to be "forward-looking statements" within the meaning of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended by the Private Securities Litigation Reform Act of 1995, as amended. Those statements include statements regarding the intent, belief or current expectations or anticipations of the Company and members of its management team. Factors currently known to management that could cause actual results to differ materially from those in forward-looking statements include the following: adverse conditions in the United States or global capital markets; adverse conditions in the primary and secondary mortgage markets and in the economy, particularly interest rates; willingness of lenders to make unsecured personal loans and purchase leads for such products from the Company; seasonality of results; potential liabilities to secondary market purchasers; changes in the Company's relationships with network lenders; breaches of network security or the misappropriation or misuse of personal consumer information; failure to provide competitive service; failure to maintain brand recognition; ability to attract and retain customers in a cost-effective manner; ability to develop new products and services and enhance existing ones; competition; allegations of failure to comply with existing or changing laws, rules or regulations, or to obtain and maintain required licenses; failure of network lenders or other affiliated parties to comply with regulatory requirements: failure to maintain the integrity of systems and infrastructure; liabilities as a result of privacy regulations; failure to adequately protect intellectual property rights or allegations of infringement of intellectual property rights; and changes in management. These and additional factors to be considered are set forth under "Risk Factors" in the Company's Annual Report on Form 10-K for the period ended December 31, 2014, Quarterly Reports on Form 10-Q for the periods ended June 30, 2015 and September 30, 2015, the prospectus supplement related to the offering and other filings with the Securities and Exchange Commission. The Company undertakes no obligation to update or revise forwardlooking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results or expectations.

About LendingTreeÂ

LendingTree (NASDAQ: TREE) is the nation's leading online loan marketplace, empowering consumers as they comparison-shop across a full suite of loan and credit-based offerings. Â LendingTree provides an online marketplace which connects consumers with multiple lenders that compete for their business, as well as an array of online tools and information to help consumers find the best loan. Since inception, LendingTree has facilitated more than 55 million loan requests. LendingTree provides free monthly credit scores through <a href="My LendingTree">My LendingTree</a> and access to its network of over 350

lenders offering home loans, personal loans, credit cards, student loans, personal loans, business loans, home equity loans/lines of credit, auto loans and more. LendingTree, LLC is a subsidiary of LendingTree, Inc. For more information go to <a href="www.lendingtree.com">www.lendingtree.com</a>, dial 800-555-TREE, like our <a href="facebook page">Facebook page</a> and/or follow us on Twitter <a href="www.lendingtree.com">@LendingTree</a>.

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