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REO LISTING GUIDE - Auction and Traditional Online Sales Methods

Thank you for partnering with Altisource®. The Altisource Listing Guide addresses frequently asked questions about the process to list and sell Altisource managed properties, and should be used as an initial resource for information. Please review this guide in its entirety and contact the property's Asset Manager with any questions. You are responsible for ensuring that your listings comply with state regulations and local MLS rules.

Listing Agent Duties

As the listing agent for the property, you will need to:

- Sign and return the Listing Agreement and copy of the MLS listing to the Asset Manager **within one (1) business day** of receiving the seller executed listing agreement
- Please ensure your MLS listing is in syndication with realtor.com or other third party sites by selecting the option in your MLS to share this listing over IDX or other internet feed
- Visit Hubzu.com, find your listing using the search functions and confirm that the property description, photos and details are correct and match your MLS listing. Corrections, improved photos, and listing description enhancements should be emailed to the Asset Manager
- Respond to calls and emails from potential buyers and buyer's agents **within one (1) business day**
- Direct all buyers and buyer's agents to submit bids or offers via Hubzu.com
- Install your company's "for sale" sign in the front yard and in one of the front windows **within one (1) business day** of listing the property in the MLS **(unless your local MLS requires the yard sign prior to listing in the MLS)**

Listing Quality Standards

Listing a property in the MLS is a crucial step in the sales process. A well-written listing description along with appealing photos, can dramatically increase sales and closings. The MLS (which feeds directly to Realtor.com and other similar websites) is an important tool to attract buyers and agents. All photos, property details (address, etc.), descriptions, disclosures and private remarks should be reviewed for accuracy.

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Photos

All vacant properties should have a minimum of six (6) photos, all of which should promote the property's strength. All photos should be recent that depict the property at the time of listing. Photos should include a view of the front of the home and various rooms, including the kitchen, living areas, bedrooms, and bathrooms. The angle of view should be appealing and staged (cabinets closed, no "toilet only" shots, no trash, etc.).

Custom Marketing Description

For vacant properties, the marketing description should be robust and used to describe the property (The marketing description area should not be utilized for disclosure information and private remarks; there is a separate section in the MLS for this information). Amenities and positive features that may be appealing and generate interest to a buyer (lake front, golf course lot, swimming pool, large master bedroom, country living, etc.) should be included.

The following is an example of an unacceptable property description:

"The property at 3 Judith Ct, Rocky Point, NY is a Residential Single Family property with 3 bedroom(s) and 2 bathroom(s), built in 1966 and is 1563 square feet"

REO Language

- Please exclude any reference to web technology fees and buyer premium percentages as they are reflected in the Hubzu Property Details page
- Terms like "bank-owned", "sold as-is", "foreclosure", "mold", "enter at your own risk" references to earnest money requirements and financing eligibility should not be included in this section unless similar terminology is required per local law when marketing REO

References to square footage, acreage

- Please qualify all references to square footage or acreage with "approximately" or "+/-"

Prohibited Words

- Avoid words like "kids" and "family"
- Refrain from using unacceptable and cautioned words or phrases described in the Fair Housing Advertising guidelines available here: http://www.mvfairhousing.com/pdfs/ad-word-list.pdf

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Attribute Standards

Attributes should default to the tax records and must match in both Hubzu and the MLS.

List Price

The list price must match in Hubzu and the MLS after each listing update.

Address

All parts of address (unit/apt #'s, city, street names, etc.) should match so that potential buyers can easily find the property on realtor.com and Hubzu.com.

Bedroom/Bathroom

Bedroom and bathroom counts (full/half) must match.

Building Square Footage

The same building square footage must appear on the MLS and Hubzu.com.

Lot Size

The same lot size merasurement must appear on Realtor.com and Hubzu.com. If MLS is in acreage, the acreage conversion should still match the square feet in Hubzu.

Property Attributes/Features

Please add/select appropriate property attributes in the features section found in Hubzu and the MLS (basement, fireplace, pool, etc.)

Change in Sales Method

The Altisource Asset Manager may elect to convert your listing from auction to traditional online sale (non-auction) at any time. The opposite may also be true. If this occurs, ensure to edit your MLS remarks, both public and agent to agent, to reflect the current sale method.

Cash and Conventional offers only

Many MLS systems permit or require agents to specify the methods of payment acceptable to the Seller. Due to the Seller's policy of conveying properties in "as-is" condition, and the repairs typically required of sellers to facilitate FHA and VA loans, only cash or conventional offers will be considered in most cases.

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Offers and Negotiation

Bid and Offer entry

All bids and offers must be submitted to the Seller through Hubzu.com, where this property will be sold via auction or traditional online sale. Listing Agents should direct all buyers and buyer's agents to enter their auction bids or offers to purchase through the website.

Hubzu Support

Troubleshooting

Buyers and buyer's agents experiencing difficulty entering a bid should be directed to Altisource Hubzu Customer Care at 1-855-882-1314.

Property and Offer status

The most current property status and all current bids or offers for each property are displayed in "real time" on Hubzu.com. Buyers and buyer's agents should be directed to the site for this information.

Buyer Support

Hubzu How It Works Guide: https://www.hubzu.com/portal/how-it-works. FAQ's are found here: https://www.hubzu.com/about/faq.

Sales Process Information

Contacts and Communication

Please contact the property's Asset Manager with any questions. Your Asset Manager is the individual from Altisource who referred this listing to you.

Pre-Marketing and Marketing

Your primary contact for all topics regarding the marketing and sale of your listing is the Altisource Asset Manager who assigned this listing to you. The Asset Manager is responsible for the valuation and pricing of the property and the associated marketing strategy.

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

Document Processing

A complete set of the required contract documents will be delivered electronically via DocuSign to the buyer or their agent within two (2) business days of bid or offer approval on Hubzu.com. Altisource will then assign a Document Processor to collect all contract documents and forward them to the Asset Manager for execution. When the signature process is complete, the Document Processor will distribute a fully executed copy of the contract documents to all parties.

Closing Coordination

A Closing Coordinator will be assigned to the transaction upon completion of the documentation process. It is the Closing Coordinator's job to facilitate communication between the buyer, buyer's agent, Asset Manager and Closing Agent (closing attorney, escrow agent, title company, etc.) and assist all parties through the rest of the transaction. All communication and inquiries regarding the closing of the transaction should be directed to the assigned Closing Coordinator.

Helpful Hint

Include the property identification number and complete address in the subject line of all emails you send to Altisource. Whenever possible, encourage all other transaction participants to do the same. This will help Altisource reference the specific transaction and respond to the inquiry on priority.

Property Access, Preservation and Repair

Property Access

Altisource installs digital deadbolt locks or mechanical push button door knob locks in lieu of re-keying properties or installing traditional combination lockboxes. Access codes for these devices are available by emailing the property's Asset Manager after acceptance of the listing assignment. Please note that Altisource does not remove the access device upon closing; it is the buyer's responsibility to do so. In the event that you or another agent attempting to show the property encounters an access issue, contact the Altisource Access Team toll free at 1-866-952-6514.

Property Repair

Altisource managed properties are sold in "as-is" condition. Repair requests by buyers and buyer's agents are strongly discouraged.

Emergencies

Issues that negatively impact the condition of the property or health and safety of those visiting the property should be reported to Altisource immediately by emailing a description of the issue to PPIescalations@Altisource.com and the Asset Manager.

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

LISTING AGREEMENT - EXCLUSIVE RIGHT TO SELL

This Listing Agreement (this "Agreement"), dated October 1, 2026 | 10:49 AM PDT is made by and between Select Portfolio Servicing, Inc. ("Seller"), and Real Home Services and Solutions, Inc. and its affiliated licensees (collectively, "Broker") (together with Seller, the "Parties" and each individually, a "Party").

1. **RECITALS**.

1.1. Seller is the owner or otherwise has the right to sell the real property described in this Agreement.

1.2. Seller wishes to engage Broker, a licensed real estate broker, as its listing broker with respect to the property described in this Agreement.

Therefore, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Seller and Broker hereby agree as follows:

2. **APPOINTMENT AS LISTING BROKER**.

2.1. **Seller's Appointment.** Seller hereby appoints Broker as its listing broker and gives Broker the sole and exclusive right to procure a purchaser for the property described below (the "Property"):

(a)	Seller Loan No.:		0022173314
(b)	Property:		42 PARK STREET , Madison, ME 04950
(c)	Tax Identification No.:		1289
(d)	Listing Price:	$	84900
(e)	Last Known Occupancy Status:		Vacant
(f)	Type of Sale:		

2.2. **Terms of Appointment**. Broker's appointment as Seller's listing broker will commence on October 1, 2026 | 10:49 AM PDT and will expire at midnight on 12/29/2026 (the "Listing Term"), unless otherwise extended in writing.

2.3. **Broker's Acceptance**. Broker hereby accepts Seller's appointment as Seller's listing broker with regards to the Property. Broker agrees to effect a sale of the Property as quickly as possible at the Listing Price and to facilitate the consummation thereof.

2.4. **Exclusive Agency**. Broker and its licensee named below will, with respect to the subject Property, act exclusively on behalf of the Seller as its agent, and will in no cases act as a dual agent unless disclosed and, if required by law, consented to in writing to Seller. Broker and its licensee named below may act as a transactional broker or facilitator for the purpose of drafting contract documents for an unrepresented buyer.

2.5. **Brokerage Relationship**. Broker will deal honestly and fairly with Seller, will account for any funds received, and will use the necessary skills, care, and diligence in the transaction that is required of a licensed real estate broker.

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

3. **DUTIES OF LISTING BROKER**.

3.1. **General Duties**. Broker agrees to perform all necessary and commercially reasonable activities which are customary in the community where the Property is located in order to procure a buyer of the Property at the Listing Price pursuant to the terms and conditions of this Agreement. Broker agrees to make diligent and continued efforts to sell the Property until a sales contract is pending on the Property.

3.2. **Initial Listing Phase**. The "Initial Listing Phase" shall refer to the time period commencing with the execution of this Agreement and continuing through the entering of this listing into one or more Multiple Listing Services ("MLS").

3.2.1. Initial Marketing Activities. During the Initial Listing Phase, Seller authorizes and directs Broker to perform reasonable and customary marketing activities to prepare the Property for listing in an MLS, including, but not limited to:

(a) Hosting one or more "open house" viewings of the Property upon Seller's reasonable request and when deemed prudent by Broker;

(b) Installing appropriate signage on the Property;

(c) Inputting and advertising the Property on the Broker's website(s);

(d) Communicating with prospective buyers and cooperating brokers to provide information about the Property and sales process;

(e) Installing MLS-approved lockbox if required by local MLS or REALTOR® board; and

(f) Any other activity that Broker believes will facilitate the procurement of a buyer of the Property.

3.2.2. Discretion to Enter Listing into one or more MLS. Seller authorizes and directs Broker to enter the listing of the Property into one or more MLS. However, Seller also authorizes and directs Broker to refrain from entering this listing into any MLS while Broker is performing the activities described in ***Section 3.2.1***.above for a period of up to fifteen (15) days following the execution of this Agreement or until such time that Seller directs Broker in writing to enter the listing in one or more MLS.

3.3. **Primary Listing Phase**. The Primary Listing Phase shall refer to the time period commencing with the entering of this listing into one or more MLS and continuing through Seller's execution of a contract for the sale of the Property.

3.3.1. Primary Marketing Activities. During the Primary Listing Phase, Seller authorizes and directs Broker to perform reasonable and customary marketing and sales activities, including, but not limited to:

(a) Any of the activities listed in ***Section 3.2.1***;

(b) Inputting this listing in additional MLS at Broker's discretion; and

(c) Advertising the Property as Broker deems advisable, including advertising the Property on Broker's website(s), on Hubzu.com and/or other websites.

3.3.2. Reporting Requirements. Upon written request, Broker shall provide online or other electronic access to a Property Status Report to Seller or Seller's Asset Manager as defined in ***Section 4.2.1***.This report shall include information regarding:

(a) All advertising activities conducted by Broker, including classified and display advertising;

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

(b) Other sales promotions and results, as well as showings to prospective buyers and their comments;

(c) Recent sales of comparable properties or changes in the local real estate market or surrounding area that would alter the value of the Property; and

(d) Broker's recommendations on marketing and pricing strategy.

3.4. **Secondary Listing Phase**. The Secondary Listing Phase shall refer to the time period commencing with Seller's execution of a purchase and sale agreement for the sale of the Property and continuing through closing under such agreement.

3.4.1. Secondary Listing Phase Activities. During the Secondary Listing Phase, Seller authorizes and directs Broker to perform reasonable and customary closing and transaction coordination activities, including, but not limited to:

(a) Communicating with principals and cooperating brokers to provide information about the closing process;

(b) Conveying and communicating information necessary to facilitate the closing; and

(c) Executing all documents required of the Broker to facilitate the closing.

4. **SELLER'S OBLIGATIONS**.

4.1. **Cooperation**. Seller agrees to cooperate with Broker in carrying out the purpose of this Agreement, including but not limited to providing Broker with all information needed regarding Seller and the Property for MLS or similar input or setup and referring to Broker all inquiries regarding the Property or its potential transfer, whether by purchase or any other means of transfer.

4.2. **Asset Management**.

4.2.1. Seller's Asset Manager. Seller has appointed the asset manager shown on the signature page to this Agreement to be its sole and exclusive asset manager ("Asset Manager") for the Property. Seller has authorized Asset Manager to act on Seller's behalf for all actions required of Seller under this Agreement, including but not limited to the actions specified in ***Sections 4.2.2, 4.2.3 and 4.2.4*** below. Seller acknowledges, confirms, and agrees that the actions or activities specified in ***Sections 4.2.2, 4.2.3 and 4.2.4*** below are the sole responsibility of Seller or its Asset Manager and are not the responsibility of Broker. Broker is entitled to rely on all directions, instructions and actions of Asset Manager in any way related to the Property or this Agreement. Seller agrees to indemnify and hold Broker harmless from and against any loss, damage, claim, action, fine, assessment, penalty, proceeding, cause of action, fee or expense of any nature (including but not limited to attorneys' fees and court costs) arising out of, caused by or in any way related, directly or indirectly, to the involvement or acts or omissions of Asset Manager. This indemnity shall survive closing or termination of this Agreement.

4.2.2. Valuation Activities. Seller shall obtain all information and make all decisions regarding the valuation of the Property, including but not limited to performing the following:

(a) Ordering CMA's, BPO's, appraisals, and reviews as necessary to determine the value and selling price of the Property; and

(b) Regularly reviewing the Property's value, and making adjustments to the Listing Price as Seller may deem necessary or appropriate under the circumstances.

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

4.2.3. Property Inspection and Preservation Activities. Seller shall provide for the care, custody and management of the Property, including but not limited to performing inspection services, required repairs, securing services, boarding services, winterizing services, yard maintenance services, debris removal services, pest control services, carpet cleaning or replacing, carpet removal, pool maintenance, minor repairs, roof repair, fence repair, gate repair, painting, safety equipment installation, tenant relocation assistance, emergency repairs, general plumbing, HOA invoicing and utility service coordination. Seller is also responsible for the installation of a combination lockbox, digital deadbolt lock or other access device for preservation agent and real estate agent access, except for those lockboxes described in ***Section 3.2.1(e)*** whenever mandated by the local MLS or REALTOR® board. Nothing in this ***Section 4.2.3*** shall be deemed to provide or impute knowledge of any material fact to Broker.

4.2.4. Transaction and Closing Coordination. Seller shall perform or provide for all services necessary for the closing of the Property, including but not limited to the following:

(a) Title services, including provision of the preliminary title commitment and title defect clearance;

(b) Document services, including preparation and/or reviewing of the Seller's closing package, such as the deed, HUD-1 and other closing documents; and

(c) Escrow services, including full coordination and cooperation with the escrow agent for the management of the closing of escrow.

5. PROCESSING OF OFFERS AND COUNTEROFFERS.

5.1. **Submission of Offers and Counteroffers.** Broker shall instruct buyer or buyer's representative to submit all offers to purchase or counteroffers directly to the Seller electronically through the Hubzu.com website. Seller may accept, counter or reject offers to purchase the Property at its sole discretion and shall notify the buyer of such decision directly through the website or via email..

5.2. **Submission of Documents**. Broker shall instruct buyer or buyer's representative to submit all documents other than offers to purchase or counteroffers directly to the Seller electronically via email to REcontracts@altisource.com or via fax at 407-737-5409.

5.3. **Backup Offers**. Seller encourages Broker to procure backup offers, and Seller will accept backup offers subject to Seller's right to negotiate previously submitted offers.

6. COMPENSATION.

6.1. **Commissions; Cooperation with and Compensation to Other Brokers**. Seller agrees to pay the Broker a commission equal to the Total Commission Amount, as defined in ***Section 6.2.2***, at the closing of the sale of the Property if a buyer is procured for the Property at the Listing Price and in accordance with the terms set forth in this Agreement or at any other price and terms accepted by Seller, either directly or indirectly, in writing during the term of this Agreement. Seller understands that it is Broker's policy to cooperate with other brokers except when not in Seller's best interest and to offer compensation to such brokers who assist in procuring a buyer for a Property (each, a "Cooperating Selling Broker" or "Buyer's Agent"). Seller and Broker acknowledge that Mountain West Realty (the "Referring Broker") has referred Seller to Broker pursuant to a General Referral Fee Agreement between Broker and Referring Broker. Accordingly, Broker shall instruct the closing agent to pay to the Cooperating Selling Broker, if any, the portion of the Total Commission Amount specified in the below table as payable to the Cooperating Selling Broker, and to pay the Referring Broker in accordance with the Broker-to-Broker Referral Fee Rider provided to the closing agent. **Commissions are not set by law and are negotiable.**

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

Participating Party	Allocation of Total Commission Amount, With Buyer's Agent	Allocation of Total Commission Amount, Without Buyer's Agent
Broker	4%	5%
Buyer's Agent	2%	0%

In certain applicable jurisdictions, Broker may receive a separate service fee from Altisource Online Auction, Inc. ("AOA") as compensation for providing certain cooperating brokerage services to AOA to support the online auction of the Property. The cooperating brokerage services provided to AOA are distinct from the listing brokerage services provided under this Agreement, and any fee paid by AOA to Broker, if applicable, shall be separate from and in addition to any commissions payable to Broker under this Agreement and shall not reduce or otherwise affect Broker's entitlement to commissions under this section.

6.2. **Definitions**.

6.2.1. Purchase Price. "Purchase Price" means the total purchase price of the Property, excluding any applicable buyer's premium, technology fee, or Seller concessions.

6.2.2. Total Commission Amount. The "Total Commission Amount" means the sum of the amounts set forth in the table above.

Notice: The amount or rate of real estate commissions is not fixed by law. Commissions are set by each broker individually and may be negotiated between Seller and the applicable broker.

6.3. **Survival of Obligations**. Seller's obligation to pay the Total Commission Amount as specified herein shall survive the termination of this Agreement if the Property is under contract at the time of termination.

7. **TERMINATION**.

7.1 **By Seller**. Provided the Property is not under contract, Seller may terminate this Agreement after giving sixty (60) days written notice to Broker.

7.2 **Automatic Termination for Bulk Sales**. If after the execution of this Agreement Seller decides to sell the Property as part of a bulk sale of multiple properties other than through Time Limit Bidding set forth in ***Section 8.1***, upon receipt of notice thereof to Broker, this Agreement shall automatically terminate and be of no further force or effect, and in such event, no commission will be due or paid to the broker for the Property unless otherwise agreed by the Parties.

8. **SELLER AUTHORIZATIONS**.

8.1. **Time Limit Bidding**. As permitted by applicable state law, Seller authorizes Broker to market and sell the Property via online auction in a time limit bidding format pursuant to Seller's written or electronic instructions to Broker.

8.1.1. Seller acknowledges that the buyer will be required to pay a buyer's premium and technology fee for sales conducted in a time limit bidding format.

8.1.2. Regardless of whether the Broker procures a buyer during a time limit bidding auction cycle, during the Term, the Broker shall continue to perform its duties pursuant to **Section 3**, both during and after any time limit bidding marketing periods.

8.1.3. The first time limit bidding period shall begin on September 30, 2026 | 4:37 PM EDT and end on 10/07/2026, 05:04:00 PM, Seller requires that the minimum starting bid shall be

$ 58000 . Broker is authorized to execute subsequent time limited bidding auction cycles of the Property as appropriate.

8.2. **Unlicensed Assistants**. Seller authorizes and grants permission for Broker to employ, contract and utilize unlicensed assistants to perform the following tasks under supervision of Broker:

(a) Engaging in administrative or secretarial duties to help Brokers prepare a comparative marketing analysis that is ultimately created and approved by Broker.

(b) Providing factual information to others from writings prepared by the Broker or other generally available information.

(c) Preparing and designing advertising relating to the transaction for which the Broker was employed, if the advertising is reviewed and approved by the Broker or any associate broker prior to its publication.

(d) Preparing and completing documents and instruments under the supervision and direction of the Broker if the final documents or instruments will be or have been reviewed or approved by the Broker prior to the documents or instruments being presented, given or delivered to a principal or party to the transaction.

(e) Communicating with a principal, party or service provider in connection with a transaction about when reports or other information needed concerning any aspect of the transaction will be delivered, or when certain services will be performed or completed, or if the services have been completed.

(f) Mailing, e-mailing, faxing, delivering, picking up, or arranging the mailing, e-mailing, faxing, delivery, or picking up of documents or instruments related to the transaction, including obtaining signatures to the documents or instruments from principals, parties or service providers in connection with the transaction. Such activity shall not include a discussion of the content, relevance, importance or significance of the document, or instrument or any portion thereof, with a principal or party to the transaction.

(g) Reviewing, as instructed by the Broker, transactional documentation for completeness or compliance, provided the final determination as to completeness or compliance of the documents are made by the Broker or associate broker.

(h) Any other tasks not requiring a license which may be assigned from time to time by Broker and under the reasonable supervision or control of Broker.

8.3. **Disclosure of Offer Detail Information**. To the extent permitted by law and applicable MLS rules, Seller authorizes and instructs Broker to disclose information related to current, active, expired, withdrawn and counter offers to potential buyers and/or buyer's brokers or agents through an online portal or online marketing service utilized by Broker. Seller reserves the right to disclose any or all of the aforementioned information using electronic means, including, but not limited to, websites maintained and operated by or on behalf of Seller or Seller's Asset Manager.

8.4. **Use of MLS-Approved Lockboxes**. Seller authorizes and grants permission for Broker to refrain from using MLS-approved lockboxes except where usage of MLS-approved lockboxes is mandated by the local MLS or REALTOR® board.

9. **FAIR HOUSING.** Seller and Broker agree that this Property will be offered to any person without regard to race, color, religion, sex, handicap, familial status, national origin or any other factor protected by federal, state or local law.

10. **SELLER REPRESENTATIONS; GENERAL INDEMNITY**. Seller certifies, represents and warrants that it is legally entitled to convey the Property and any improvements to the Property. To the

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

fullest extent permitted by law, Seller agrees to indemnify and hold Broker harmless from and against any loss, damage, claim, action, fine, assessment, penalty, proceeding, cause of action, fee or expense of any nature (including but not limited to attorneys' fees and court costs) arising out of or in any way related to title, condition, habitability, marketability or value of the Property or any other material fact relating to the Property, including but not limited to systems, structures, environmental contamination or hazards (such as lead paint, mold, radon or other biological or non-biological contaminants), flood zones or hazards or soils or geology, whether now existing or later arising or becoming evident. This Section 10 shall survive closing or termination of this Agreement.

11. **GENERAL CONTRACT PROVISIONS**.

11.1. **Entire Agreement, Modifications**. This Agreement embodies the entire agreement and understanding of the parties hereto with respect to the subject matter hereof and supersedes all prior and contemporaneous agreements and understandings, oral or written, relating to said subject matter. This Agreement may not be amended or modified in any manner except by a written agreement signed by each of the parties hereto.

11.2. **Notices**.

11.2.1. Communications Regarding Real Estate Transaction. Seller acknowledges that many communications and notices in real estate transactions are of a time sensitive nature and that the failure to be available to receive such notices and communications can have adverse, legal, business and financial consequences. Seller agrees to remain reasonably available to receive communications from Broker, through its Asset Manager or otherwise.

11.2.2. Notices Regarding this Agreement.

11.2.2.1. Methods of Delivery, Deemed Receipt. Communications and notices between Broker and Seller regarding the terms of this Agreement shall be in writing, signed by the Party giving the notice, and shall be deemed given: (a) upon receipt if delivered personally or if mailed by certified mail, return receipt requested and postage prepaid; or (b) at noon on the business day after dispatch if sent by a nationally recognized overnight courier via overnight delivery. However, notices to Broker must also be delivered pursuant to ***Section 11.2.2.2*** before the notice will be deemed delivered to Broker.

11.2.2.2. Additional Requirement for Notice to Broker. Notice to Broker shall not be deemed delivered to Broker until Broker receives both: (a) notice pursuant to the methods described in ***Section 11.2.2.1***; and (b) a copy of the notice via e-mail to contractmanagement@altisource.com and to the Broker's e-mail address as shown on the signature page of this Agreement

11.2.2.3. Notice Addresses. All notices shall be delivered to the address and e-mail addresses as shown below (or at such other address a party may specify by like notice).

If to Seller:

Select Portfolio Servicing, Inc.

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

If to Broker:

Real Home Services and Solutions, Inc.

8745 W Higgins Rd., Ste 110

Chicago, IL 60631
Attention: Val Laborevitch

11.3. **Counterparts**. This Agreement may be executed in any number of counterparts, each of which when so executed and delivered shall be deemed an original, but all of which shall together constitute one and the same agreement.

11.4. **Enumeration and Headings**. The enumeration and headings contained in this Agreement are for convenience of reference only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

11.5. **Severability**. If any provision of this Agreement is held to be invalid or unenforceable for any reason, such provision shall be conformed to prevailing law rather than voided, if possible, in order to achieve the intent of the Parties and, in any event, the remaining provisions of this Agreement shall remain in full force and effect and shall be binding upon the parties hereto.

11.6. **Construction**. Unless the context of this Agreement otherwise clearly requires: (i) references in this Agreement to the plural include the singular, the singular the plural, the masculine the feminine, the feminine the masculine and the part the whole; and (ii) the word "or" shall not be construed as exclusive and the word "including," "includes," and "included" shall not be construed as limiting. All references to buyer shall also include any agent, broker or other representative of buyer.

11.7. **Successors and Assigns**. This Agreement and the terms, covenants, provisions and conditions hereof shall be binding upon, and shall inure to the benefit of, the respective heirs, successors and assigns of the parties hereto; provided, however, that Broker may not subcontract or assign this Agreement. Any purported assignment in violation of this Section is void. Seller may assign this Agreement to any of its affiliates without Broker's consent.

11.8. **Governing Law**. This Agreement and the respective rights and obligations of the parties hereto shall be governed by and construed in accordance with the laws of the State of Florida, without regard to its conflicts of laws provisions.

11.9. **Waiver of Jury Trail**. THE PARTIES HERETO HEREBY KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT WHICH EITHER OR BOTH OF THEM MAY HAVE TO RECEIVE A TRIAL BY JURY WITH RESPECT TO ANY CLAIMS, CONTROVERSIES OR DISPUTES WHICH MAY ARISE OUT OF THIS AGREEMENT OR THE SUBJECT MATTER HEREOF.

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Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

IN WITNESS WHEREOF, the parties have caused this agreement to be executed as of the last date written below:

SELLER: Select Portfolio Servicing, Inc.

[SELLER NAME]

by and through Select Portfolio Servicing, Inc.

by Altisource Solutions, Inc. as attorney in fact

By: DocuSigned by: Arun kumar G 949E2798CA7542C...

Name: Arun Kumar G

Title: Residential Sales Consultant

Date: September 30, 2026 | 4:37 PM EDT

BROKER: Real Home Services and Solutions, Inc.

By: Signed by: Val Laborevitch 4DD184FCD259455...

Name: Val Laborevitch

Title: Listing Broker - Licensee

Date: October 1, 2026 | 10:49 AM PDT

Agent License #: 929750

Corp License # for

Telephone Number: (770) 612-7251

E-mail Address: offer.laborevitch@rhss.com

*** **THIS CONTRACT IS NOT VALID UNLESS SIGNED BY ALL PARTIES****
SELLER'S ASSET MANAGER:

Altisource®
2300 Lakeview Parkway
7th Floor, Space 756
Alpharetta, GA 30009
Attn: Asset Management

****Please email back the signed copy with MLS print out to the Asset Manager****

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Dept. of Professional & Financial Regulation
Office of Professional & Occupational Regulation

MAINE REAL ESTATE COMMISSION

35 State House Station Augusta ME 04333-0035

REAL ESTATE BROKERAGE RELATIONSHIPS FORM

Right Now You Are A Customer

Are you interested in buying or selling residential real estate in Maine? Before you begin working with a real estate licensee it is important for you to understand that Maine Law provides for different levels of brokerage service to buyers and sellers. You should decide whether you want to be represented in a transaction (as a client) or not (as a customer). To assist you in deciding which option is in your best interest, please review the following information about real estate brokerage relationships:

Maine law requires all real estate brokerage companies and their affiliated licensees ("licensee") to perform certain basic duties when dealing with a buyer or seller. You can expect a real estate licensee you deal with to provide the following **customer-level services:**

To disclose all material defects pertaining to the physical condition of the real estate that are known by the licensee;

To treat both the buyer and seller honestly and not knowingly give false information;

To account for all money and property received from or on behalf of the buyer or seller; and

To comply with all state and federal laws related to real estate brokerage activity.

Until you enter into a written brokerage agreement with the licensee for client-level representation you are considered a "customer" and the licensee is not your agent. **As a customer, you should not expect the licensee to promote your best interest, or to keep any information you give to the licensee confidential, including your bargaining position.**

You May Become A Client

If you want a licensee to represent you, you will need to enter into a written listing agreement or a written buyer representation agreement. These agreements **create a client-agent relationship** between you and the licensee. As a client you can expect the licensee to provide the following services, **in addition to** the basic services required of all licensees listed above:

To perform the terms of the written agreement with skill and care; To promote your best interests;

For seller clients this means the agent will put the seller's interests first and negotiate the best price and terms for the seller;

For buyer clients this means the agent will put the buyer's interests first and negotiate for the best prices and terms for the buyer; and

To maintain the confidentiality of specific client information, including bargaining information.

COMPANY POLICY ON CLIENT-LEVEL SERVICES — WHAT YOU NEED TO KNOW

The real estate brokerage company's policy on client-level services deter-mines which of the three types of agent-client relationships permitted in Maine may be offered to you. The agent-client relationships permitted in Maine are as follows:

The company and all of its affiliated licensees represent you as a client (called "**single agency**");
The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "**appointed agency**");
The company may offer limited agent level services as a **disclosed dual agent**.

WHAT IS A DISCLOSED DUAL AGENT?

In certain situations a licensee may act as an agent for and represent both the buyer and the seller in the same transaction. This is called **disclosed dual agency**. *Both the buyer and the seller must consent to this type of representation in writing.*

Working with a dual agent is not the same as having your own exclusive agent as a single or appointed agent. For instance, when representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party.

Remember!
Unless you enter into a written agreement for agency representation, you are a customer—not a client.

THIS IS NOT A CONTRACT

It is important for you to know that this form is not a contract. The licensee's completion of the statement below acknowledges that you have been given the information required by Maine law regarding brokerage relationships so that you may make an informed decision as to the relationship you wish to establish with the licensee/company.

To Be Completed By Licensee

This form was presented on (date) 09/30/2026

To Select Portfolio Servicing, Inc.
Name of Buyer(s) or Seller

by Val Laborevitch
Licensee's Name

on behalf of Real Home Services and Solutions, Inc.
Company/Agency

MREC Form#3 Revised 07/2006
Office Title Changed 09/2011

PROPERTY DISCLOSURE 2024 ADDENDUM
(Shoreland Zoning Violation)

For Residential Property Located At: 42 PARK STREET , Madison, ME 04950

Are there any actual or alleged violations of a shoreland zoning ordinance including those that are imposed by the state or municipality? …… ☐ Yes ☐ No ☒ Unknown

If Yes, explain: _____

_____

_____

Source of information: _____

DocuSigned by:
Arun kumar G
949E2798CA7542C...

Seller _____ Date September 30, 2026 | 4:37 PM EDT

Seller _____ Date _____

Seller _____ Date _____

Seller _____ Date _____

The undersigned hereby acknowledge receipt of this Property Disclosure Addendum.

Buyer _____ Date _____

Buyer _____ Date _____

Buyer _____ Date _____

Buyer _____ Date _____

REALTOR®

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EQUAL HOUSING OPPORTUNITY

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SUPPLEMENTAL LISTING ATTACHMENT

MLS and HUBZU REMARKS

Please add to this document the exact property description and property condition disclosures (if any) you want the assigned asset management representative to enter into the applicable marketing platforms.

Access Code: 3314

MLS Public Remarks and Hubzu.com Description

Great opportunity on this Cape Cod style home. It offers approximately 864 square feet of living space with 3 bedrooms and 1 bathroom. Built in 1940 many repairs and updates are needed but has potential. Property sold "AS-IS" without contingencies, repairs, warranties, guarantees or representation as to listing accuracy, property information, photo or other depiction included or described herein. Inspect prior bidding.

MLS Broker Only "Private Remarks"

This foreclosed property is being sold AS-IS and is for sale by online auction on Hubzu.com. See HUBZU.COM to place an offer, for fee details and availability. Email and Fax bids will not be considered. For assistance, Call 855-882-1314 or Email customercare@altisource.com. - Buyer will pay a Buyer's Premium fee at closing.
Showing Remarks: See remarks, Vacant, Lockbox-combo 3314 Agent/Buyer to verify water/sewer/schools/all pertinent info.

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Maine Seller Property Information Form

The Maine Real Estate Commission rules Chapter 410, Sections 15-18, require the listing broker to solicit from the seller information related to the private water supply, heating system, waste disposal system and known hazardous waste materials at the property.

Although the seller may be exempt from providing these disclosures under Maine law, RHSS is required to solicit this information from the seller per the Commission's rules.

Property Address: 42 PARK STREET , Madison, ME 04950

Chapter 410, Section 15: Private Water Supply Disclosure

Type of system	
Location	
Malfunctions	
Date of installation	
Date of most recent water test	
Whether or not the seller has experienced a problem such as an unsatisfactory water test or a water test with notations	

Chapter 410, Section 16: Heating Disclosure

Type(s)	
Age of system /source(s)	
Name of company who services system / source(s)	
Date of most recent service call	
Malfunctions per system / source within past 2 years	

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Chapter 410, Section 17: Waste System Disclosure

Type of system	
Size of tank	
Type of tank	
Location of tank	
Date of installation of tank	
Location of leach field	
Date of installation of leach field	
Date of most recent servicing of system	
Name of the contractor who services the system	

Chapter 410, Section 18: Known Hazardous Materials Disclosure

Underground storage tanks	
Asbestos	
Radon/Air	
Radon/Water	
Lead-based paint/Paint hazards	
Other hazardous materials	

_____ _____

Asset Manager Date

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If Asset Management does not complete the form sections above, then please sign the acknowledgment below.

Seller is exempt from providing these disclosures under Maine law.

_____ _____

Asset Manager Date

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Dear Val Laborevitch

Please use this letter to formally acknowledge that the seller will not be providing a seller disclosure for this property located at 42 PARK STREET , Madison, ME 04950

This is a Real Estate Owned (REO) property and the seller is exempt from providing a seller disclosure under Maine law.

Thank you,

DocuSigned by:
Arun kumar G
949E2798CA7542C...

Asset Manager

September 30, 2026 | 4:37 PM EDT

Date

Docusign Envelope ID: BAA08842-C840-89C9-8314-D998D0B60510

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

This disclosure is made with respect to the property ("Property") located at the following address:

42 PARK STREET , Madison, ME 04950

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

_____

(ii) DS MLG X Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

_____

(ii) DS MLG X Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c) _____ Purchaser has received copies of all information listed above.

(d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

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Agent's Acknowledgment (initial)

(f) X Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

DocuSigned by: Arun Kumar G — September 30, 2026 | 4:37 PM EDT

Seller	Date	Seller	Date

Residential Sales Consultant

Title		Title	

Purchaser	Date	Purchaser	Date

Signed by: Val Laborovitch — October 1, 2026 | 10:49 AM PDT

Agent	Date	Agent	Date