Docusign Envelope ID: 5CD32051-EFF3-8BB7-82FD-3DAAC6E26799

LISTING AGREEMENT - EXCLUSIVE RIGHT TO SELL

This Listing Agreement (this "Agreement"), dated November 2, 2026 | 9:24 AM PST is made by and between Select Portfolio Servicing, Inc. ("Seller"), and REALHome 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.:	0014931133
(b)	Property:	3425 ROOSEVELT RD , Kenosha, WI 53142
(c)	Tax Identification No.:	01-122-01-370-005
(d)	Listing Price:	$ 145600
(e)	Last Known Occupancy Status:	Vacant
(f)	Type of Sale:	Auction

2.2. **Terms of Appointment**. Broker's appointment as Seller's listing broker will commence on November 2, 2026 | 9:24 AM PST and will expire at midnight on 02/28/2027 (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.

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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;

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(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.

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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.**

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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 November 2, 2026 | 9:24 AM PST and end on 11/06/2026, 04:09:00 PM, Seller requires that the minimum starting bid shall be

$ 105000 . 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

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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.

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If to Broker: REALHome Services and Solutions, Inc.

8745 W Higgins Road, Suite 110

Chicago, IL 60631

Attention: Cheryl Rabin

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

SELLER: Select Portfolio Servicing, Inc.

BROKER: REALHome Services and Solutions, Inc.

[SELLER NAME] Signed by: Ankit Kumar 4F231A1FB43A408...

by and through Select Portfolio Servicing, Inc.

by Altisource Solutions, Inc. as attorney in fact

By:

By: Signed by: Cheryl Rabin 25C0BF345117433...

Name: Ankit Kumar

Name: Cheryl Rabin

Title: Residential Sales Consultant

Title: Listing Broker - Licensee

Date: October 30, 2026 | 2:12 PM PDT

Date: November 2, 2026 | 9:24 AM PST

Agent License #: 59143-90

Corp License # for 937147-91

Telephone Number: (770) 612-7326

E-mail Address: offer.rabin@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****