

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv Unins
4. ☐ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance
7. ☒ Cash Sale.

6. File Number
191632PT

7. Loan Number

8. Mortgage Ins Case Number

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower
REAL ESTATE SOLID SOLUTIONS, LLC
285 AVENUE C
NEW YORK, NY 10009

E. Name & Address of Seller
LAKEVIEW LOAN SERVICING LLC
5151 Corporate Dr
Troy, MI 48098

F. Name & Address of Lender
Cash

G. Property Location

LOT 47, BLOCK OF VINEYARD MEADOW, SECTION 1, A
SUBDIVISION IN HARRIS COUNTY, TEXAS
4227 LA TERRE DE VIN CT
KATY, TX 77449

H. Settlement Agent Name

Titleology, Inc.
4151 Southwest Freeway, Ste 680
Houston, TX 77027 Tax ID: 47-1530618
Underwritten By: Westcor Land Title Insurance

Place of Settlement
Titleology Inc
4151 Southwest Freeway, # 680
Houston, TX 77027

I. Settlement Date
9/23/2019
Fund:

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower

101. Contract Sales Price	\$155,000.00
102. Personal Property	
103. Settlement Charges to borrower	\$3,668.57
104.	
105.	

Adjustments for items paid by seller in advance

106. City property taxes	
107. County property taxes	
108. Assessment Taxes	
109. School property taxes	
110. MUDTaxes	
111. HOA Dues 09/24/19 thru 12/31/19	\$166.81
112.	
113.	
114.	
115.	
116.	

120. Gross Amount Due From Borrower \$158,835.38

200. Amounts Paid By Or in Behalf Of Borrower

201. Deposit or earnest money	\$7,750.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204. Loan Amount 2nd Lien	
205.	
206.	
207.	
208.	
209.	

Adjustments for items unpaid by seller

210. City property taxes	
211. County property taxes	
212. Assessment Taxes 01/01/19 thru 09/23/19	\$4,301.65
213. School property taxes	
214. MUDTaxes	
215. HOA Dues	
216.	
217.	
218.	
219.	

220. Total Paid By/For Borrower \$12,051.65

300. Cash At Settlement From/To Borrower

301. Gross Amount due from borrower (line 120)	\$158,835.38
302. Less amounts paid by/for borrower (line 220)	\$12,051.65
303. Cash From Borrower	\$146,783.73

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller

401. Contract Sales Price	\$155,000.00
402. Personal Property	
403.	
404.	
405.	

Adjustments for items paid by seller in advance

406. City property taxes	
407. County property taxes	
408. Assessment Taxes	
409. School property taxes	
410. MUDTaxes	
411. HOA Dues 09/24/19 thru 12/31/19	\$166.81
412.	
413.	
414.	
415.	
416.	

420. Gross Amount Due to Seller \$155,166.81

500. Reductions in Amount Due to Seller

501. Excess Deposit	
502. Settlement Charges to Seller (line 1400)	\$8,059.54
503. Existing Loan(s) Taken Subject to	
504. Payoff of First Mortgage Loan to	
505. Payoff of Second Mortgage Loan to	
506.	
507.	
508.	
509.	

Adjustments for items unpaid by seller

510. City property taxes	
511. County property taxes	
512. Assessment Taxes 01/01/19 thru 09/23/19	\$4,301.65
513. School property taxes	
514. MUDTaxes	
515. HOA Dues	
516.	
517.	
518.	
519.	

520. Total Reduction Amount Due Seller \$12,361.19

600. Cash At Settlement To/From Seller

601. Gross Amount due to seller (line 420)	\$155,166.81
602. Less reductions in amt. due seller (line 520)	\$12,361.19
603. Cash To Seller	\$142,805.62

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price \$155,000.00 @ % = \$0.00				Borrower's Funds at Settlement	Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703. Commission Paid at Settlement				\$0.00	\$0.00
800. Items Payable in Connection with Loan					
801. Loan Origination Fee	%	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee		to			
806. Mortgage Insurance Application		to			
807. Assumption Fee		to			
900. Items Required by Lender To Be Paid in Advance					
901. Interest from	9/23/2019	to	10/1/2019 @ \$0/day		
902. Mortgage Insurance Premium for	months	to			
903. Hazard Insurance Premium for	years	to			
1000. Reserves Deposited With Lender					
1001. Hazard insurance	months @		per month		
1002. Mortgage insurance	months @		per month		
1003. City property taxes	months @		per month		
1004. County property taxes	months @		per month		
1005. Assessment Taxes	months @	\$491.89	per month		
1006. School property taxes	months @		per month		
1007. MUDTaxes	months @		per month		
1008. HOA Dues	months @		per month		
1009. HOA Dues	0 months @				
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or closing fee	to	Titleology Inc.		\$845.00	
1102. Abstract or title search	to	Titleology Inc.			
1103. Title examination	to	Titleology Inc.			
1104. Title insurance binder	to	Titleology Inc.			
1105. Document preparation	to	Barry & Sewart PLLC		\$55.00	
1106. Notary fees	to				
1107. Attorney's fees	to				
(includes above items numbers:)					
1108. Title insurance	to	PREMIUM TITLE SERVICES, INC		\$1,122.00	
(includes above items numbers:)					
1109. Lender's coverage	\$0.00/\$0.00				
1110. Owner's coverage	\$155,000.00/\$1,122.00				
1111. State of Texas Guaranty Fee	to	PTS-Texas Title, Inc.		\$2.00	
1112. Tax Certificate	to	PTS-Texas Title, Inc.		\$65.57	
1113. \$125 of Title Premium	to	TitleVision Texas, LLC			
1114. E-Recording Fee	to	Titleology Inc.		\$12.00	
1115. Courtier/Messenger Fee	to	Titleology Inc.		\$16.00	
1116. Wire Fee	to	Titleology Inc.		\$28.00	
1117. \$125 premium to TitleVision Texas LLC to					
1200. Government Recording and Transfer Charges					
1201. Recording Fees	Deed \$20.00 ; Mortgage ; Rel	to Titleology Inc.		\$20.00	
1202. City/county tax/stamps	Deed ; Mortgage	to			
1203. State tax/stamps	Deed ; Mortgage	to			
1204. Tax certificates	to				
1205. Courier/Messenger Fee	to	Titleology Inc.			
1206. Power of Attorney Recording Fee	to	Titleology Inc.		\$24.00	
1207. Notice to Purchaser Recording Fee	to	Titleology Inc.		\$24.00	
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Pest Inspection	to				
1303. HOA Past Dues Owed	to	Vineyard Meadow Residential Community, Inc.			\$309.54
1304. HOA Resale Certificate	to	Titleology Inc.		\$540.00	
1305. Auction Fee	to	Altisource Online Auction, Inc.			\$7,750.00
1306. HOA transfer fee	to	Inframark, LLC		\$300.00	
1307. HOA Capitalization fee	to	Vineyard Meadow Residential Community, Inc.		\$615.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$3,668.57	\$8,059.54

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

REAL ESTATE SOLID SOLUTIONS, LLC

LAKEVIEW LOAN SERVICING LLC

By 

By Flagstar Bank FSB as Attorney-in-Fact

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Previous Editions are Obsolete

Page 2

form HUD-1 (3/86)
Handbook 4305.2

TITLEOLOGY, INC.

4151 SOUTHWEST FREEWAY, STE. 680

HOUSTON, TX 77027

713.722.0281

GF # 191632PT

Property address: 4227 LA TERRE DE VIN CT, KATY, TX 77449

INBOUND WIRING INSTRUCTIONS

Account Name

TITLEOLOGY, INC.

ESCROW ACCOUNT

BANK NAME

COMPASS BANK

8080 N Central Expy, #1500

Dallas, TX 75206

ROUTING NUMBER

113010547

ACCOUNT NUMBER

6728856325

\$ 146,183.73

Please reference Property or GF number so wire can be credited to correct account

OUR WIRING INSTRUCTIONS WILL NEVER CHANGE

AMENDMENT TO PURCHASE AND SALE AGREEMENT

Seller:	FLAGSTAR BANK
Buyer:	REAL ESTATE SOLID SOLUTIONS, LLC
	Texas Individual
Property:	The real property, improvements, appurtenances and hereditaments located at 4227 La Terre De Vin Court , Katy, TX 77449
Seller Property ID. No:	504579341

Buyer and Seller acknowledge and mutually agree to amend the Purchase and Sale Agreement as follows:

Title Insurance to be provided by PTS Texas Title

Reason for Amendment: _____.

All other terms of the Purchase and Sale Agreement shall remain unchanged.

Buyer:

Signature: Wael Sellithy

Date 9/24/2019

Name Printed: W A E L S E L L I T H Y

Seller's Authorized Representative:

Signature: _____

Date _____

Name Printed: _____

GF: 191632PT

NOTICE TO PURCHASER(S)
UTILITY DISTRICT

STATE OF TEXAS

§

COUNTY OF HARRIS

§

§

The real property, described below, that you are about to purchase is located in the **Harris County Municipal Utility District No. 71** ("District" herein). The District has taxing authority separate from any other taxing authority and may, subject to voter approval, issue an unlimited amount of bonds and levy an unlimited rate of tax in payment of such bonds. As of this date, the rate of taxes levied by the District on real property located in the District is **\$0.05271 per \$100.00** of assessed valuation. If the District has not yet levied taxes, the most recent projected rate of tax, as of this date, is **\$0.05271** on each \$100.00 of assessed valuation. The total amount of bonds, excluding refunding bonds and any bonds or any portion of bonds issues that are payable solely from revenues received or expected to be received under a contract with a governmental entity, approved by the voters and which have been or may, at this date, be issued is **N/A**, and the aggregate initial principal amounts of all bonds issued for one or more of the specified facilities of the district and payable in whole or in part from property taxes is **N/A**.

The District has the authority to adopt and impose a standby fee on property in the District that has water, sanitary sewer, or drainage facilities and services available but not connected and which does not have a house, building, or other improvement located thereon and does not substantially utilize the utility capacity available to the property. The District may exercise the authority without holding an election on the matter. As of this date, the most recent amount of the standby fee is **N/A**. An unpaid standby fee is a personal obligation of the person that owned the property at the time of imposition and is secured by a lien on the property. Any person may request a certificate from the District stating the amount, if any, of unpaid standby fees on a tract of property in the District.

The address and legal description of the property you are acquiring are as follows:

**LOT 47, BLOCK 2 OF VINEYARD MEADOW, SECTION 1, A
SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE
MAP THEREOF RECORDED IN FILM CODE NO. 608126 OF THE MAP
RECORDS OF HARRIS COUNTY, TEXAS**

and more commonly known as **4227 LA TERRE DE VIN COURT, KATY, TEXAS 77449**.

PURCHASER(S) ACKNOWLEDGMENT OF ACCEPTANCE:

ACCEPTED this 24th day of September, 2019.

REAL ESTATE SOLID SOLUTIONS, LLC

✓
BY: Wael S Ellithy

PRINTED NAME: W A E L S E L L I T H Y

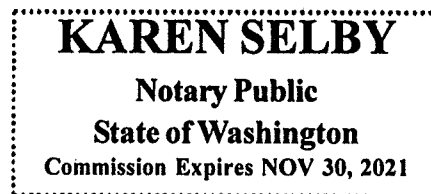
TITLE: MANAGER

**STATE OF TEXAS
COUNTY OF HARRIS**

BEFORE ME, the undersigned authority, on this day personally appeared Wael S Ellithy, known or proved to me to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that the same was the act of the said **REAL ESTATE SOLID SOLUTIONS, LLC**, a corporation, and that he/she had executed the same as the act of such corporation for the purpose and consideration therein expressed, and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL this 24th day of September, 2019.

X Karen Selby
Notary Public in and for the State of ~~Texas~~ WASHINGTON



191632PT

TITLEOLOGY, INC.

TITLEOLOGY, INC Privacy Policy Notice
PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of person or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of TITLEOLOGY, INC its affiliates and their underwriters.

We may collect nonpublic personal information about you from the following sources: Information we receive from you such as on applications or other forms.

Information about your transactions we secure from our files, or from our affiliates or others. Information we receive from a consumer reporting agency. Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We may also disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

✓
By: Wael Sellithy
Real Estate Solid Solutions, LLC by WAEEL SELLITHY

By: _____

LAKEVIEW LOAN SERVICING LLC by Flagstar Bank FSB as Attorney-in-Fact

5151 Corporate Dr
Troy, MI 48098

By: _____

Name: _____

Title: _____

TX Title Company Disclosure for Residential Closings 1995

**LAST CLOSING DOCUMENT TO BE EXECUTED
TITLE COMPANY DISCLOSURES - RESIDENTIAL CLOSINGS ONLY**

GUARANTY FILE No. 191632PT

SELLER (whether one or more): LAKEVIEW LOAN SERVICING LLC

BUYER (whether one or more): REAL ESTATE SOLID SOLUTIONS, LLC

LENDER: Cash

PROPERTY: LOT 47, BLOCK 2 OF VINEYARD MEADOW, SECTION 1, A SUBDIVISION IN
HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED
IN FILM CODE NO. 608126 OF THE MAP RECORDS OF HARRIS COUNTY,
TEXAS

By initialing some or all of the following items as may be appropriate for this transaction, each SELLER and/or BUYER acknowledges its understanding of the disclosures being made by TITLEOLOGY, INC. (hereinafter called "TITLE COMPANY"). Each disclosure is being made to Buyer and Seller on behalf of both TITLE COMPANY and its title insurance underwriter.

1) **WAIVER OF INSPECTION.** In consideration of the issuance by TITLE COMPANY to BUYER of a Texas Residential Owner Policy of Title Insurance (in this document such policy is referred to as the "Owner Title Policy") insuring good and indefeasible title to the Property, except as to be shown in Schedule B of the Owner Title Policy and subject to the terms and conditions of such Owner Title Policy, BUYER hereby waives any obligation on the part of TITLE COMPANY to inspect the Property.

BUYER agrees to accept an Owner Title Policy containing the Schedule B exception for **"RIGHTS OF PARTIES IN POSSESSION"**. "Rights of Parties in Possession" shall mean one or more persons or entities who are themselves actually physically occupying the property or a portion thereof under a claim or right adverse to the insured owner of the Property as shown on Schedule A of the Owner Title Policy.

"Possession includes open acts or visible evidence of occupancy and may include any visible and apparent roadway or easement on or across all or any part of the Property (but this exception does not extend to any right, claim or interest evidenced by a document recorded in the real estate records maintained by the County Clerk of the county in which all or a part of Property is located).

Buyer assumes full responsibility for obtaining possession from the Property's present occupants.

However, if the BUYER does not initial this paragraph, the BUYER is indicating the BUYER'S refusal to accept an Owner Title Policy containing an exception as to "RIGHTS OF PARTIES IN POSSESSION". TITLE COMPANY may then require an inspection of the property and additional charges may be assessed for the reasonable and actual costs of such an inspection. TITLE COMPANY may make additional exceptions in Schedule B of the Owner Title Policy for matters revealed by such inspection.

✓
Buyer's Initials WSE

2) **RECEIPT OF COMMITMENT.** BUYER acknowledges having received a copy of the Commitment for Title Insurance issued in connection with the above referenced transaction and any copies of the documents described therein requested by BUYER.

✓
Buyer's Initials WSE

3) **A. NO SURVEY COVERAGE.** BUYER understands that the Owner Title Policy to be issued to BUYER will not provide title insurance coverage against any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.

The TITLE COMPANY may provide this coverage (except for "Shortages in Area") upon being supplied with survey acceptable to the TITLE COMPANY and the payment of an additional premium equal to 15% of the basic premium charge. The TITLE COMPANY may make additional exceptions for those items shown on the survey

BUYER DECLINES TO OBTAIN THIS ADDITIONAL COVERAGE.

IF BUYER WISHES TO OBTAIN THIS COVERAGE AND PAY THE ADDITIONAL 15% PREMIUM, BUYER IS REQUIRED TO CROSS-OUT THIS PARAGRAPH 3A.

✓
Buyer's Initials WSE

~~**B. ACCEPTANCE OF SURVEY.** BUYER has received and reviewed a copy of the survey of the Property made in connection with this transaction and acknowledges being aware of the following matters disclosed by the survey.~~

~~Buyer's Initials _____~~

C. OTHER SURVEY MATTERS. The TITLE COMPANY has not attempted to determine if the Property lies in a special flood hazard area. The TITLE COMPANY has not made any representation concerning proximity of the Property in relation to any flood-plain or flood hazard area. BUYER is advised that information concerning special flood hazard areas may be available from county or municipal offices, a qualified surveyor or land-engineering company, or a private flood-plain consultant.

✓
Buyer's Initials WSE

4) **PROPERTY TAX PRORATIONS.** Property taxes for the current year have been prorated between BUYER and SELLER, who each acknowledge and understand that these prorations are based

upon (a) the sales price or the most current appraised value available and the most current tax rate available or (b) some other common method of estimation. SELLER warrants and represents that there are no past due taxes owed on the Property and if such warranty and representation is untrue, the SELLER shall reimburse TITLE COMPANY, on demand, for any sums paid by the TITLE COMPANY to pay such taxes, and any related penalty and interest.

BUYER and SELLER each agree that, when amounts of the current year's taxes become known and payable (on or about October 1st), they will adjust any changes of the proration and reimbursement between themselves and that TITLE COMPANY shall have no liability or obligation with respect to these prorations.

Buyer's Initials WSE Seller's Initials _____

5) **TAX RENDITION AND EXEMPTIONS.** Although the Central Appraisal District (CAD) may independently determine BUYER'S new ownership and billing address, BUYER is still obligated by law to "render" the Property for taxation by notifying the CAD of the change in the Property's ownership and of BUYER'S proper address for tax billing. BUYER is advised that current year's taxes may have been assessed on the basis of various exemptions obtained by SELLER (e.g., homestead or over-65).

It is the BUYER'S responsibility to qualify for BUYER'S own tax exemptions and to meet any requirements prescribed by the taxing authorities. BUYER acknowledges and understands these obligations and the fact that TITLE COMPANY assumes no responsibility for future accuracy of CAD records concerning ownership, tax-billing address, or status of exemptions.

Buyer's Initials WSE _____

6) **HOMEOWNER'S ASSOCIATION.** BUYER acknowledges that ownership of the Property involves membership in a Homeowner's, Condominium or other Property Owner's Association (Association), to which monthly or annual dues or assessments may be owed. These dues or assessments may be enforceable by a lien against the Property. BUYER understands that the Association (or its managing agent) should be contacted by BUYER immediately to ascertain the exact amount of future dues or assessments.

TITLE COMPANY has made no representations with respect to such Association's annual budget, pending repairs or deferred maintenance, if any, or other debts of the Association. BUYER accepts sole responsibility to obtain such information and verify its accuracy to BUYER'S satisfaction.

Buyer's Initials WSE _____

7) **IRS REPORTING.** SELLER acknowledges having received at closing a copy of the HUD-1 Settlement Statement as a Substitute Form 1099-S. In accordance with federal tax regulations, information from the HUD-1 Statement will be furnished to the Internal Revenue Service.

Seller's Initials _____

8) **CLOSING DISCLAIMER.** SELLER and BUYER each acknowledge and understands that the above referenced transaction has not yet "closed". At this time, any change in possession of the Property takes place AT BUYER'S AND SELLER'S OWN RISK.

BUYER and SELLER also recognize that neither TITLE COMPANY nor its title insurance underwriter is under any obligation to defend possession of the Property. The Owner Title Policy issued in connection with this transaction will except from coverage any relevant documents discovered during the final downdate search of the public records.

✓
Buyer's Initials WSE Seller's Initials _____

9) **ERRORS AND OMISSIONS.** In the event that any of the documents prepared in connection with the closing of this transaction contain errors which misstate or inaccurately reflect the true and correct terms, conditions and provisions of this closing, and the inaccuracy or misstatement is due to a clerical error or to a unilateral mistake on the part of the TITLE COMPANY, or to a mutual mistake on the part of the TITLE COMPANY and/or the SELLER and/or the BUYER, the undersigned agree to execute, in a timely manner, such correction documents as TITLE COMPANY may deem necessary to remedy such inaccuracy or misstatement.

✓
Buyer's Initials WSE Seller's Initials _____

10) **EXPLANATION OF OWNER TITLE POLICY.** Neither the Commitment for Title Insurance nor the Owner Title Policy are abstracts of title, title reports or representations of title and should not be relied upon as such and that, although documents have been signed, money collected and/or disbursed, a final downdate search may be made which could result in an Owner Title Policy not being issued. No representation is made that the BUYER'S intended use of the Property is allowed under law or under the restrictions or exceptions affecting the Property.

✓
Buyer's Initials WSE _____

11) **REPRESENTATIONS.** In connection with the purchase of the Property, the BUYER acknowledges and represents that the Title Company Disclosures have been executed by the borrower and/or seller, respectively, and except as listed below, have not made any other representations.

✓
Buyer's Initials WSE Seller's Initials _____

(TO BE COMPLETED IN BUYER'S OWN HANDWRITING)

Date: _____, 20____

LAKEVIEW LOAN SERVICING LLC

REAL ESTATE SOLID SOLUTIONS, LLC

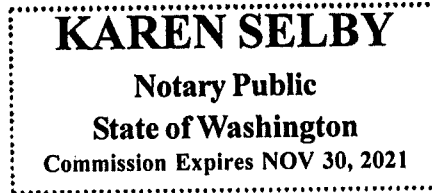
By Flagstar Bank FSB as Attorney-in-Fact

✓ Wca/Bm E-LV
By

State of ~~Texas~~ WASHINGTON
County of ~~Harris~~ KING

Sworn to and subscribed before me the undersigned authority by [Signature], of
REAL ESTATE SOLID SOLUTIONS, LLC, on this the 24th day of September, 2019.

X [Signature]
Notary Public in and for
the State of ~~Texas~~ WASHINGTON



State of Michigan
County of Oakland

Sworn to and subscribed before me the undersigned authority by _____,
of **Flagstar Bank FSB as Attorney-in-Fact for LAKEVIEW LOAN SERVICING LLC**, on this the
_____ day of September, 2019.

Notary Public in and for
the State of Michigan

BARRY & SEWART, PLLC

ATTORNEYS AT LAW
4151 SOUTHWEST FREEWAY, SUITE 680
HOUSTON, TEXAS 77027

David W. Barry
Anna C. Sewart

Phone (713) 722-0281
Fax (713) 722-9786

LOAN NO.:

BUYER: REAL ESTATE SOLID SOLUTIONS, LLC

SELLER: LAKEVIEW LOAN SERVICING LLC

PROPERTY ADDRESS: 4227 LA TERRE DE VIN COURT, KATY, TEXAS 77449

LENDER:

ATTORNEY REPRESENTATION AND FEE LETTER

The Buyer acknowledges that Barry and Sewart, PLLC has prepared a warranty deed with respect to the Property, at the expense of the Seller. If this is a transaction involving a lender it is for the purpose of assuring the Lender that a proper vendor's lien has been retained and transferred therein to the Lender; and/or if Barry and Sewart, PLLC has prepared any other instruments at the expense of the Seller in connection with this transaction, the Seller acknowledges that all instruments have been prepared by Barry and Sewart PLLC based on information provided to Barry and Sewart PLLC by the closing agent either directly or through the Lender, that Barry and Sewart PLLC has not undertaken, in any manner, to assist or render legal advice to the Seller with respect to this transaction, and that Barry and Sewart PLLC makes no representations to the Seller that it has undertaken any independent effort to verify the information provided to Barry and Sewart PLLC and utilized for the preparation of the warranty deed or other instruments. Seller is further advised to consult its own legal counsel before signing the warranty deed.

Buyer(s):

✓ Wendy Ann Elmer

REAL ESTATE SOLID
SOLUTIONS, LLC

Seller:

LAKEVIEW LOAN SERVICING
LLC BY: FLAGSTAR BANK FSB
AS ATTORNEY-IN-FACT

ACTIVE ENTITY AFFIDAVIT

STATE OF TEXAS
COUNTY OF HARRIS

Before me the undersigned authority, personally appeared _____
in their capacity as _____ of REAL ESTATE SOLID SOLUTIONS, LLC, who being
duly sworn according to law, deposes and states as follows:

1. That REAL ESTATE SOLID SOLUTIONS, LLC (Entity) is an active entity duly incorporated under the laws in the State of TX
2. The principal address of said Entity is 11111 RICHMOND AVE 242
HOUSTON TX 77082
3. That said Entity is in good standing with the TEXAS Secretary of State's Office.
4. That the duly appointed Officers having full power and authority to receive, convey, encumber and otherwise execute documents related and/or necessary to complete the acquisition, sale, and/or encumbrance of real estate transactions on behalf of said Entity are as follows:

Wael Sellithy MANAGER
Name Title

MAHMOUD KHADER MANAGER
Name Title

Name Title

Name Title

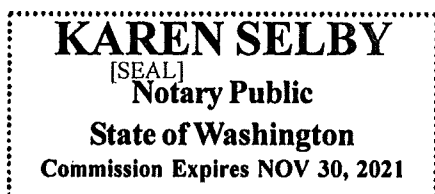
FUTHER AFFIANT SAYETH NOT.

✓ Wael Sellithy

Wael Sellithy
Name
MANAGER
Title

State of WASHINGTON
County of CLALLAM

The forgoing Affidavit was acknowledged, sworn to, and subscribed before me this 24th day of September, 2019, by Wael Sellithy as MANAGER of REAL ESTATE SOLID SOLUTIONS, LLC who is personally known to me, or who provided WADL as identification and who took an oath.



x Karen Selby
Notary Public/State of WASHINGTON
Printed Name: Karen Selby
My Commission Expires: NOV. 30, 2021

"AS-IS" and Re-Key Agreement

Date of Closing: 9/23/2019

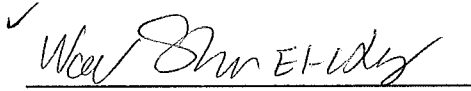
File #: CEF1908-TX-3569947

Purchaser: REAL ESTATE SOLID SOLUTIONS, LLC

Property Address: 4227 LA TERRE DE VIN COURT, KATY, TEXAS 77449

Seller: FLAGSTAR BANK, FSB

Purchaser(s) hereby understand and agree that the above referenced property is purchased in "as-is" condition and that the Seller(s) of said property have no liability for the condition of the property. Further, Purchaser(s) understand and agree that the locks to the property will be immediately changed or re-keyed at Purchaser(s) expense.

✓


Purchaser: REAL ESTATE SOLID SOLUTIONS, LLC

W A E L S E L L I T H Y

Purchaser

BUYERS CLOSING STATEMENT ADDENDUM

CASH TRANSACTION

FILE #: CEF1908-TX-3569947

DATE : 9/23/2019

BUYER(S): REAL ESTATE SOLID SOLUTIONS, LLC

SELLER(S): FLAGSTAR BANK, FSB

PROPERTY: 4227 LA TERRE DE VIN COURT, KATY, TEXAS 77449

BUYER ACKNOWLEDGES:

- That all conditions and contingencies set forth in the Purchase and Sale Agreement between the Seller and Buyer have been completed and complied with in full.
- That as part of the consideration of this transaction, the conditions contained in this Addendum shall survive the closing and shall not merge upon delivery of the conveyance deed. This Addendum is being provided as an inducement for Titleology, Inc. and/or PTS – Texas Title, Inc. to serve as the settlement, closing and agent and to induce the title insurance underwriter to issue title insurance for the subject transaction, if applicable.
- Buyer acknowledges that it has received, reviewed and approved the entries appearing on the Settlement Statement (HUD-1 Settlement Statement and any addendums thereto including this Addendum) and acknowledges receipt of a copy of same.
- That the subject property was acquired by the Seller through one or more default events including payment default, receipt by Seller or its predecessor of a deed in lieu of foreclosure or foreclosure procedure and that the property is commonly referred to as "real estate owned" or REO property.
- That settlement agent has not inspected or viewed the subject property and makes no representation as to the condition of the property, its suitability for any use or purpose intended by the Buyer and further makes no representation about whether the subject property is occupied or not, or whether there are any tenants, occupants or other inhabitants residing in or about the subject property.
- That undetermined, unrecorded and unreleased municipal assessments and code enforcement liens may exist at the time of closing (or come into existence after the dated of transfer) and may survive the transfer of the subject property.
- That Buyer has not made any improvements, repairs, additions or alternations to the subject property, including improvements to the grounds and any attendant or out buildings located on the subject property; nor has the Buyer contracted with any party to do same, including without limitation furnishing of any labor, services or materials in connection with any improvements, repairs, additions or alternations; nor does Buyer know of any claim of right to a lien for services, labor or material in connection with any improvements, repairs, additions or alternations to the subject property.
- If the pro-ration of taxes and assessments was made based on estimated amounts prior to receipt of current actual bill, Buyer agrees that all pro-rations shown on the Settlement Statement are final and no further pro-rations will be performed after closing. Payment of all taxes and assessments outstanding and unpaid at the time of settlement and all future taxes and assessments shall be the responsibility of the Buyer.
- That Titleology, Inc., PTS – Texas Title, Inc. and/or Altisource Portfolio Solutions, Inc. make no representation as to the status of any current, outstanding or past due charges for rents, gas, water, sewerage electrical or other utility bills, taxes on personal property, garbage taxes or fees, license fees or taxes, service/maintenance contracts (pest control, appliance maintenance, pool care, lawn care, alarm systems, etc.) which may be

applicable to the subject property. The status of such items shall be determined by and are the responsibility of the Buyer;

- That if the subject property is governed by a homeowner's or condominium association that there may be monthly, quarterly or annual maintenance assessments due to said association. Said association(s) may also have the authority to regulate and enforce community covenants and restrictions. Buyer further acknowledges receipt of a copy of any association estoppel letters associated with this transaction.
- That Buyer has been advised and encouraged to secure hazard insurance coverage prior to completion of closing.
- That Buyer has reviewed and accepts the condition of title to the subject property and has reviewed the deed conveying title to the Buyer and approves the manner which the title will be vested following closing.
- That any and all funds received by the settlement agent in connection with this real estate shall be deposited into a fiduciary account, with a financial institution of its choosing and any interest earned or other benefits earned, if any, on such account will be the property of Titleology, Inc. and/ or PTS – Texas Title, Inc..
- That Titleology, Inc. and PTS – Texas Title, Inc. does not represent the Buyer in this transaction. Titleology, Inc. And/or PTS – Texas Title, Inc. is acting as closing agent for the Seller and providing title insurance for the Buyer but does not in any way represent either Buyer or Seller as their attorney.
- The term Buyer is used in this Addendum in its singular form but shall apply equally to transactions involving more than one Buyer.

BUYER AUTHORIZATION AND HOLDHARMLESS

- Buyer irrevocably authorizes and directs TITLEOLOGY, INC to complete the closing of the transaction and make disbursement in accordance with the settlement statements and any addenda thereto. Buyer agrees to indemnify, release and forever hold Titleology, Inc. and/or PTS – Texas Title, Inc. its parent entities and their affiliates, together with their respective directors, officers, shareholders, employees and agents, and their respective successors and assigns, harmless of and from any and against all:
 - claims, demands or causes of action which may arise at anytime as a result of the settlement agents inability to discover and/or release any and all potential municipal assessment and code enforcement violations relating to the subject property;
 - adjustments or proration of real property taxes;
 - adjustments or proration of water, sewer, electrical or other utility bills;
 - claims arising from homeowner's and/or condominium associations, and any assessments, transfer fees of other charges asserted by said associations;
 - claims arising from tenants in actual possession of the subject property or asserting any claim of tenancy of occupancy;
 - claims asserted by any laborer, materialman, supplier, contractor or other person related to work commenced or improvements made to the subject property;
- Buyer agrees that should any inadvertent errors or omissions later be discovered in any documents executed at settlement, they shall fully cooperate and, as requested, promptly execute any and all corrective documents, or initial corrected original documents to correct said errors or omissions; and shall remit such sums as may be required to adjust or correct such errors or omissions.
- This hold harmless shall be binding on the Buyer, the Buyer's successors, assigns or heirs and runs in favor of Titleology, Inc, Altisource Portfolio Solutions, Inc., PTS – Texas Title, Inc. and their respective parent entities, their respective and affiliates, directors, officers, shareholders and employees and their respective successors and assigns.

The undersigned has signed this Addendum on this 23rd day of SEPTEMBER, 2019.

Buyer(s): REAL ESTATE SOLID SOLUTIONS, LLC

✓ Wendy SM El-Kay

Date 9/23/2019

Forwarding Address: 285 Avenue C New York, New York NY 10009

Witness

W Hannah
Hannah

WAIVER AND RELEASE REGARDING PROPERTY CONDITION AT CLOSING

CASH TRANSACTION

(TO BE EXECUTED ONLY AT CLOSING)

FILE #: CEF1908-TX-3569947

DATE : 9/23/2019

BUYER(S): REAL ESTATE SOLID SOLUTIONS, LLC

SELLER(S): FLAGSTAR BANK, FSB

PROPERTY: 4227 LA TERRE DE VIN COURT, KATY, TEXAS 77449

This Waiver and Release Regarding Property Condition at Closing is given by the above named and undersigned Buyer to Altisource Portfolio Solutions, Inc., Titleology, Inc., PTS – Texas Title, Inc.. and to FLAGSTAR BANK, FSB, their servicers, representatives, brokers, employees, agents, affiliates and/or assigns, herein after referred to as "Released Parties" in conjunction with the purchase of the property identified above, herein after referred to as "Property" pursuant to the Purchase and Sale Agreement, herein after referred to as "Contract", together with any and all addendums and amendments thereto, between the Buyer and Seller.

Buyer acknowledges that the Property was acquired by the Seller by foreclosure, deed in lieu of foreclosure, forfeiture, tax sale, right of eminent domain or similar process. Accordingly, Released Parties have little or no direct knowledge concerning the condition of the property. Buyer has inspected the Property or was given the right to inspect the Property to determine the condition of the Property and discover any defects. **Buyer acknowledges and accepts the property in its "AS IS" condition at the time of closing, including without limitation, any and all hidden or latent defects or environmental conditions affecting the Property, whether known or unknown and whether or not such defects or conditions were discoverable through inspection.** Further, Purchaser(s) understand and agree that the locks to the property will be immediately changed or re-keyed at Purchaser(s) expense. Buyer acknowledges that Released Parties, have not made and Released Parties specifically negates and disclaims any representations, warranties, promises, covenants, agreements or guarantees, implied or express, oral or written in respect to:

1. the physical condition or any other aspect of the Property including the structural integrity or the quality or character of material used in construction of any improvements, availability and quality or quantity of water, stability of the soil, susceptibility to landslide or flooding, sufficiency of drainage or any other matter affecting the stability or integrity of the Property or improvements;
2. the conformity of the Property or the improvements to any zoning, land use or building code requirements or compliance with any laws, rules ordinances or regulations of any federal, state or local government authority, or the granting of any required permits or approvals, if any, or any governmental bodies which had jurisdiction over the construction of the original structure, any improvements and any remodeling of the structure; and
3. the inhabitability, merchantability, marketability, profitability or fitness for a particular purpose or the Property or improvements including rehibitory vices and defects, apparent, non apparent or latent, which now exist or which may hereafter exist and which if know to the Purchase, would cause Purchase to refuse to purchase the Property.

Buyer represents and warrants to the Seller the following:

1. Buyer is purchasing the Property solely in reliance on its own investigation and inspection of the Property and not on any information, representation or warranty provided or to be provided by Released Parties, its servicers, representatives, brokers, employees, agents, and/or their respective assigns;
2. The Released Parties, have not made any representations or warranties, implied or expressed, relating to the condition of the Property or the contents thereof, except as expressly set forth in the Contract;
3. Buyer has not relied on any representation or warranty from Released Parties regarding the nature, quality or workmanship of any repairs made by Released Parties;
4. Buyer has inspected or been given the opportunity to inspect any repairs made by Released Parties to the Property and accepts the repairs under the terms and conditions of the Contract and such repairs have been performed to the complete satisfaction of Buyer;
5. Buyer will not occupy or cause or permit others to occupy the Property unless and until any necessary certificate of occupancy, smoke detector certificates, septic certification or any similar certification or permit has been obtained from the appropriate government entity; and
6. Buyer understands and agrees that Buyer must immediately change or re-key the locks to the property.

As a material part of the consideration to be received by the Seller, under the terms of the Contract as negotiated by Buyer and Seller, Buyer hereby waives:

- (A) Any and all claims arising from the adjustments or pro-rations or errors in calculating the adjustments or pro-rations that are or may be discovered after closing;
- (B) Any claims for failure of consideration and/or mistake of fact as such claims relate to the purchase of the Property or entering into or the execution of and closing under the Contract.
- (C) Any remedy of any kind, other than as expressly provided in the Contract to which Buyer might otherwise be entitled at law or equity based on mutual mistake or fact of law or otherwise, including but not limited to rescission of the Contract;
- (D) Trial by jury, except as said right may be prohibited by a particular and applicable jurisdiction, in any litigation arising from or connected with or related to the Contract and this Agreement;
- (E) Any claim or losses Buyer may incur as a result of construction or other defects, which may now or hereafter exist with respect to the Property;
- (F) Any right to avoid this sale or reduce the price or hold Seller responsible for damages on account of the condition of the property, lack of suitability and fitness, or rehibitory vices and defects, apparent, non-apparent or latent, discoverable or non-discoverable; and
- (G) Any claim arising from encroachments, easements, shortages in area or any other matter which would be disclosed or revealed by a survey or inspection of the Property or search of public record.

Buyer specifically acknowledges that it will be responsible for payment of any and all utility and/or municipal charges accruing after the date of closing that are not charged to Buyer or Buyer's successors and/or assigns. Buyer specifically represents that Buyer has contacted the providers of any and all municipal services available to the subject property and has advised each such service provider to transfer the billing for all such services to the name of Buyer.

Waiver of Inspection:

You may refuse to accept an Exception to "Rights of Parties in Possession". "Rights of Parties in Possession" means one or more persons who are themselves actually physically occupying the land or a portion thereof under a claim of right adverse to the record owner of the land as shown in Schedule A of the Policy. The Company will require an inspection and additional charge for reasonable and actual costs to inspect. The Company may make additional Exceptions for matters the inspection reveals. By executing this document, you are waiving inspection of the property and approving the Exception in your policy.

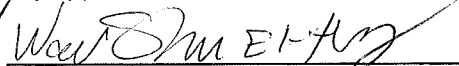
Buyer acknowledges that the term "Buyer" is used in this Waiver and Release in its singular form but shall apply equally to transactions involving more than one Buyer.

Buyer expressly consents that this Waiver and Release shall be given full force and effect as to all of its terms and provisions including as well as those relating to unsuspected claims, demands and causes of action, herein specified. If any provision of this Waiver and Release is deemed to be invalid or unenforceable by a court of competent jurisdiction, it is the intention of the Buyer that all of the other provisions shall be fully valid and enforceable according to their terms.

The invalidity, illegality or enforceability of any provisions of this Waiver and Release shall not affect the validity or enforceability of any other provision of the Waiver and Release, all of which shall remain in full force and effect.

The undersigned has signed this Waiver and Release on this 23rd day of SEPTEMBER, 2019.

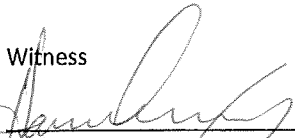
Buyer(s): REAL ESTATE SOLID SOLUTIONS, LLC

✓  _____

Date 9/23/2019

Forwarding Address: 285 Avenue C New York, New York NY 10009

Witness

W  _____
Hannah May

**SURVEY ACKNOWLEDGMENT AND HOLD HARMLESS
CASH TRANSACTION**

FILE #: CEF1908-TX-3569947

DATE: 9/23/2019

BUYER(S): REAL ESTATE SOLID SOLUTIONS, LLC

PROPERTY ADDRESS: 4227 LA TERRE DE VIN COURT, KATY, TEXAS 77449

(Buyer to check one box)

☐ **Survey Provided.**

The undersigned Buyer of the above described property acknowledges receipt of the survey prepared by **[enter surveyor's name]**, dated **[enter date of survey]** and being identified as job number **[enter surveyor's job number]** for the above described property;

Further, the undersigned Buyer acknowledges that said survey has been reviewed by them and it is acceptable in all terms and conditions;

Further, as it relates to any and all matters noted on said survey, Buyer acknowledges that Altisource Portfolio Solutions, Inc., PTS – Texas Title, Inc.. and the title insurance underwriter will not provide coverage with respect to these items on any Owners Title Insurance Policy issued in conjunction with this transaction.

Further, the Buyer acknowledges that they shall hereby indemnify and hold harmless Altisource Portfolio Solutions, Inc. and PTS – Texas Title, Inc.. and Westcor Land Title Insurance Company and Real Home Services and Solutions, Inc. and Walker & Associates Real Estate together with their successors and/or assigns, from any and all loss or damage concerning the matters listed above, including, but not limited to, the forced removal of any encroachments specifically excepted and noted above or as disclosed by said survey along with any violations of applicable building codes, regulations or statutes, together with any claims for the unmarketability of said property resulting from said matters.

☒ **Survey Waived.**

The undersigned Buyer of the above described property acknowledges that they have been afforded the opportunity to purchase a new survey and have declined same.

The term "Buyer" is used in this document in its singular form but shall apply equally to transactions involving more than one parties purchasing the subject property.

The undersigned has signed this Acknowledgement and Hold Harmless this 23rd day of SEPTEMBER, 2019.

Buyer(s): REAL ESTATE SOLID SOLUTIONS, LLC

✓ Wendy M. E. H. H.
Date 9/23/2019

Forwarding Address: 285 Avenue C New York, New York NY 10009

W Witness
Hannah M. H.

FLAGSTAR BANK, FSB
Affiliated Business Arrangement Disclosure Statement

To: REAL ESTATE SOLID SOLUTIONS, LLC

Re: 4227 LA TERRE DE VIN COURT, KATY, TEXAS 77449

This is to give you notice that FLAGSTAR BANK, FSB ("OLS") and its subsidiaries have a business relationship with PTS – Texas Title, Inc.. ("PTT") and Altisource Holdings, LLC ("Altisource").

Because there is a common ownership interest by one or more shareholders of both OLS and the ultimate parent company of each of PTT and Altisource, the referral of work from OLS to PTT and/or Altisource may provide OLS and/or PTT and/or Altisource with a financial or other benefit.

OLS does not require the use of PTT when purchasing a property from OLS, and you are free to choose a different settlement agent. Please read the terms and conditions in your Purchase Agreement and Addendum carefully so that you are fully apprised of your transactions costs.


YOU ARE NOT REQUIRED TO USE THE LISTED PROVIDERS AS A CONDITION FOR THE CONSUMMATION OF THE TRANSACTION INVOLVING THE ABOVE- REFERENCED PROPERTY. HOWEVER, IF YOU CHOOSE ANOTHER SETTLEMENT PROVIDER, THE CONTRIBUTIONS BY OLS TO THE SETTLEMENT CHARGES WILL BE LIMITED AS SET FORTH IN THE PURCHASE AGREEMENT AND ADDENDUM.

PLEASE READ THE TERMS AND CONDITIONS IN YOUR PURCHASE AGREEMENT AND ADDENDUM CAREFULLY SO THAT YOU ARE FULLY AP PRISED OF YOUR TRANSACTIONS COSTS.

Acknowledgment:

I/We have read this disclosure form and understand that FLAGSTAR BANK, FSB is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral.

BUYER(S): REAL ESTATE SOLID SOLUTIONS, LLC



OLS Affiliated Business Arrangement Disclosure Statement

Altisource U.S. Consumer Privacy Notice and Online Privacy Policy

Altisource U.S. Consumer Privacy Notice

WHAT DOES ALTISOURCE DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and credit information ▪ Demographic information, employment information and information about your transactions with us, our affiliates or others ▪ Account details, transaction and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Altisource chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Altisource share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes — Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you —	No	We don't share

Questions?	Go to http://www.altisource.com/Home/PrivacyPolicy.aspx
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Who we are	
Who is providing this notice?	Altisource Portfolio Solutions S.A. and its affiliates (collectively referred to as "Altisource"), including but not limited to: (see below)

What we do	
How does Altisource protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information visit http://www.altisource.com/Home/PrivacyPolicy.aspx

Altisource U.S. Consumer Privacy Notice and Online Privacy Policy

How does Altisource collect you: my personal information?	<p>We collect your personal information, for example, when</p> <ul style="list-style-type: none"> ▪ Register on any of our websites ▪ Bid or make an offer on a property ▪ Servicing on an account
Why can't I limit all sharing?	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> ▪ Affiliates' everyday business purposes — information about your creditworthiness ▪ Affiliates from using your information to market to you Nonaffiliates to market to you <p>State laws and individual companies may give you more rights to limit sharing. See Other Important Information section for your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be Financial and nonfinancial companies.</p> <p>Our affiliates include companies such as <i>Altisource Business Solutions Private Limited, Altisource Fulfillment Operations, Inc., Altisource Portfolio Solutions, Inc., Altisource Solutions, Inc., Altisource Solutions S.à.r.l., The Mortgage Partnership of America, LLC, Nationwide Credit, Inc., Premium Title Services, Inc., Premium Title of California, Inc., Premium Title Agency, Inc., PTS-Texas Inc., REALHome Services and Solutions, Inc., Springhouse, LLC, Western Progressive Trustee, LLC</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be Financial and nonfinancial companies.</p> <p>Altisource does not share with nonaffiliates</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Altisource does not jointly market</p>

Other important information
<p>For Nevada residents only. We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing contact section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number-702.486.3132; email: BCPINFO@ag.state.nv.us. Altisource, P.O. Box 105460, Atlanta, GA 30348-5460; Phone number: (888)876-3372</p>
<p>Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>
<p>California: Under California law, we will not share information we collect about you with companies outside</p>

Altisource U.S. Consumer Privacy Notice and Online Privacy Policy

of Altisource, unless the law allows. For example, we may share information with your consent, to service your accounts or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Online Privacy Notice

Updated March 12, 2012

This Online Privacy Notice ("Notice") describes how Altisource and its affiliates ("Altisource", "us", "our" or "we") collect, use and share information from or about you through any online interface (e.g., Website or mobile application) owned and controlled by us (the "Site", meaning singularly, jointly and severally, any Website or Websites). We will use and share any information that we collect from or about you in accordance with the Altisource Privacy Notice (above), which provides choices in the use and sharing of information. When using any of our Sites, you agree to the terms and conditions of this Notice.

INFORMATION COLLECTION AND USE

Personal Information We Collect Online

"Personal Information" means personally identifiable information such as information you provide, or that others provide to us on your behalf, via forms, surveys, applications or other online fields including but not limited to name, postal or email addresses, telephone, fax or mobile numbers. It includes information we receive from others involved in your transaction, including but not limited to real estate agents, brokers, closing/settlement providers, loan officers, loan sale advisors or lenders.

How We Use Personal Information

We may use Personal Information to:

- Respond to your inquiries and fulfill your requests;
- Send you important information regarding the Site, changes to our terms, conditions, and policies and/or other administrative information;
- Send you marketing communications that we believe may be of interest to you; Personalize your experience on the Site;
- Allow you to participate in surveys, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which could contain additional information about how we use and disclose Personal Information;
- Analyze data for our business purposes, such as audits, developing new products, enhancing the Site, improving our services, identifying usage trends and determining the effectiveness of our promotional campaigns; or
- Control risk, to comply with laws and regulations and to comply with other legal process and law enforcement requirements.

Please see the Altisource Privacy Notice (above) for information on how Personal Information may be shared.

Other Information We Collect Online

"Other Information" is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual, such as:

- Browser information

Altisource U.S. Consumer Privacy Notice and Online Privacy Policy

- Information collected through cookies, pixel tags and other technologies
- Demographic information and other information provided by you such as your date of birth; or Aggregated and De-identified Data

How We Collect and Use Other Information

We and our third-party service providers, if any, may record, collect and use Other Information in a variety of ways, including:

- Through your browser: Certain information is collected by most browsers, such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and Internet browser type and version. We use this information to ensure that the Site functions properly and for security purposes.
- Use of cookies: Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, pages visited and language preferences. We use the information for security purposes, to facilitate navigation, to display information more effectively and to personalize your experience while visiting the Site. We also gather statistical information about the usage of the Site in order to continually improve the design and functionality, to understand how people use the Site and to assist us with resolving questions regarding the Site.
- You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site.
- Use of the ClickTale web analytics service. ClickTale may record mouse clicks, mouse movements, scrolling activity as well as any text you type in the Site. ClickTale does not capture or collect personally identifiable information that you voluntarily enter in the Site. ClickTale does not track your browsing habits across websites which do not use ClickTale services. For more information see Privacy Policy for Information Collected by the ClickTale Web Analytics Service. We use the information collected by ClickTale to understand usability of our pages as perceived by our users. You can choose to disable the Service at <http://www.clicktale.net/disable.html>.
- Use of an analytics and optimization service that tracks and analyzes activity on the Site. We use the information for security purposes, to facilitate navigation, to display information more effectively, to continually improve the design and functionality and to understand how people use the Site.
- Use of pixel tags, web beacons, clear GIFs or other technologies: These may be used in connection with some Site pages and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, compile statistics about usage and response rates and to assist us in resolving customers' questions regarding use of the Site.
- IP Address: Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider. An IP Address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the Internet and is done automatically by many websites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems and administering the Site.
- Aggregated and De-identified Data: "Aggregated and De-identified Data" is data we may create or compile from various sources, including mouse clicks and movements, scrolling activity and text you type into the Site. This information is used for business purposes, which may include offering products or services, research, marketing or analyzing market trends and other purposes consistent with applicable laws.

Altisource U.S. Consumer Privacy Notice and Online Privacy Policy

ADDITIONAL INFORMATION

Social Media Sites

Altisource provides experiences on social media platforms such as Facebook®, Twitter® and LinkedIn® that enable online sharing and collaboration among users who have registered to use them. Any content you post, such as pictures, information, opinions or any Personal Information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content.

Law Enforcement

If required by law, we may provide any and all information we have about you to law enforcement or other government agencies, pursuant to a subpoena, warrant or other order by a court of competent jurisdiction. Where required by applicable law, we will require written documentation of the request, proof of the identity of the law enforcement official making the request, and we will take steps to authenticate the validity of the request. Any law enforcement or government agency request submitted with less than a court-issued order will be evaluated on a case-by-case basis according to the need and urgency, as well as the particular law enforcement agency making the request.

Links

The Site may contain links to other websites. Please be aware that we are not responsible for the content or privacy practices of other websites to which we link. You should also be aware that, when you voluntarily disclose personal information in public forums, such information may be collected by others and may result in receiving unsolicited messages. We strongly encourage you to be aware that when you leave our Site you should read the privacy statements of each and every website that collects personally identifiable information.

Security

To protect Personal Information from unauthorized access and use, we suggest use of security measures. These measures include device safeguards and secured files and buildings.

Choice / Opt Out

From time to time, we may send you e-mail, e-mail newsletters or Site news updates alerting you to new features, products, promotions or services pertaining to the Site. If you no longer wish to receive these materials from us you may opt-out of receiving them. We will gladly comply with your requests for removal.

Opt Out Procedure: In compliance with the Can-Spam Act of 2003, on each marketing email transmitted by the Site, there are instructions for opting out of receiving future emails. Such instructions may include, without limitation: (a) clicking a link on the email which sends a reply to the sender's server instructing the server of the sender's desire to opt out of future emails, or (b) instructions for mailing a written request to be removed from future emails. All requests to opt out of future emails will be respected.

UPDATES TO THIS ONLINE PRIVACY NOTICE

In the future, we may need to change this Online Privacy Notice or the Altisource U.S. Consumer Privacy Notice. Please review it periodically. All changes will be made here so that you will always know what information we gather, how we might use that information and whether we may share it with anyone.

Altisource U.S. Consumer Privacy Notice and Online Privacy Policy

Any change to a Privacy Notice will become effective when we post the revised Notice on the Site. Your use of the Site following these revisions acknowledges your receipt of the revision and your agreement to and acceptance of the revised Privacy Notice.