Subject To Servicing Agreement

Servicer: S2 Professional LLC

Client Name: _____

Closing Date: _____

Property Address of Transaction: _____

Client hereby engages S2 Professional LLC, herein "Servicer," to act as servicing agent on behalf of Client as those duties pertain to the following Receivable:

LOAN DETAILS:

- Lender Name: _____
- Current Unpaid Principal Balance Amount: _____
- Interest Rate: _____
- Fixed Or Adjustable-Rate Mortgage: _____
- Maturity Date: _____
- Is There A Balloon Payment (Yes or No):_____ If Yes, When Is It Due: _____
- Is There A Prepayment Penalty (Yes or No):_____ If Yes, List Terms: _____
- Current Mortgage Payment Amount: _____
- Is Escrow For Taxes & Insurance Included In This Payment (Yes or No):_____

CLOSING AGENT/ESCROW AGENT INFORMATION:

- Closing/Escrow Agent Name:_____
- Closing/Escrow Agent Phone: _____
- Closing/Escrow Agent Email:_____

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SERVICER'S SCOPE OF SUPPORT:

Servicer's duties include:

- Collecting Client's payments/Drafting payment from Client
- Disbursing payments to underlying mortgages and liens
- Providing payment confirmation to current Client and previous borrower on loan

CLOSING DOCUMENTS TO BE PROVIDED TO SERVICER TO ONBOARD THE LOAN FOR SERVICING:

Client agrees to provide all documents required to execute the above duties to include the following:

- Contract/Purchase Agreement (including all amendments)
- HUD-1 Settlement Statement
- Copy of Current Insurance Policy
- Copy of Current Underlying Mortgage Statement (along with access to all online accounts for payments)

SERVICER FEE SCHEDULE

All fees due to the Servicer must be collected by the Servicer in advance service of execution. Fees for Servicer's support services are the responsibility of Client and are as follows:

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- Loan onboarding setup fee: $100.00 (one-time fee)
- Monthly servicing fee (collecting funds from Client and disbursing to lienholder): $25/Month
- ACH electronic payment processing for drafting of payment = up to $20/payment
- Credit Card Processing Fees: 3%
- Any additional disbursements will be charged @ $15/per disbursement
- Verification of Payment History: $50
- Returned Payment Fees: $30
- Principal or Escrow Only Payment: $20
- Wire Transfer Fees (incoming and outgoing): $35

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Note: Servicer shall not be required to make distributions to underlying lienholders until the Client's monthly payment has been submitted, and until after three (3) business days when the payment has cleared the Servicer's account.

Note: Fees for additional or ancillary services required that are not specifically stated, will be charged at the minimum rate of $50.00 per hour. These fees are collected in advance of services performed.

Note: All other third-party services and expenses to be billed and paid by Client as required. This includes any postage fees, attorney fees, courier fees, recording fees, etc.

TERMS & CONDITIONS

1. Servicer may charge fees for services rendered to the Client. Such fees are the property of Servicer as ancillary income and Client has no interest in said fees.

2. Servicer shall not be required to make distributions to the mortgage/liens until the Client's monthly payment has been submitted, and the deposited amount has cleared the Client's bank account (no earlier than 3 business days after receipt).

3. Servicing fees that are the responsibility of the Client shall be added to the monthly payment of the Client. Should the monthly collections be insufficient to cover Client's fees due to Servicer, Servicer will invoice the Client for any outstanding balance to be payable within 3 days from date of receipt by Client.

4. Fees are guaranteed for a period of 12 months from the date stated above, after which time, upon 30 days written notice to Client. Servicer may adjust fees not more than twice annually.

5. Servicer will remit, upon receipt from Client and after clearing, all sums due to any lienholders, assuming receipt of remittance instructions from Client. Client acknowledges that Servicer is not responsible for how submitted payments to lienholders are applied. Client assumes sole responsibility for verifying receipt of disbursed funds with lienholders. Client shall continue to bear responsibility for the payment of all amounts required to keep the underlying lien(s) current and in good standing.



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6. Client shall always retain ultimate responsibility for timely payment of prior liens. While Servicer may remit available payments to prior lienholders, Servicer assumes no responsibility for payment application, verification of receipt, or ensuring payments fully discharge obligations. Client must timely pay any shortfall to keep liens current when Servicer-received payments are insufficient. Client must forward lienholder correspondence to Servicer immediately. Client acknowledges listed property liens and authorizes Servicer's access to loan information from prior lienholders. Servicer will not and shall not be required to advance any funds on behalf of Client or any other person or entity.

7. In the event that a submitted payment by the Client is returned, Client shall immediately submit payment to reimburse Servicer and make Servicer whole for all disbursed funds that have been paid, and all associated fees incurred related to the recovery of the returned payment. Servicer shall have a lien on all monies, papers and properties held by it in connection with this account, or any other account it is servicing for Client for its incurred fees, costs or expenses. If Servicer is required to hire a collection agency or an attorney to recover its funds, Client agrees to pay the collection agency fees and attorney's fees not to exceed 25% of the amount owed or the amount fixed by applicable law, whichever is greater.

8. Payments may not be processed on Saturdays, Sundays, and holidays recognized by the Federal Government.

9. Servicer will interpret the Note's provisions based on the fair construction of the express language contained therein. Servicer's interpretation does not constitute a legal opinion on validity, enforceability, calculations, or collectability. These issues must be resolved between the lender/borrower, a court of law, or in accordance with any relevant dispute resolution process agreed to by the Parties. Servicer is not responsible for any errors or issues in the loan terms, the amortization calculation, or the promissory note.

10. In the event Client instructs Servicer to engage a third-party vendor for any service, Client agrees to remit the funds directly to said vendors. Servicer shall not advance funds for payment to third-party vendors on behalf of the Client.



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11. This agreement is terminable upon a 60-day notice by either party, and payment of any fees due to the Servicer must be paid within 3 business days of invoice receipt. Servicer shall supply all file documents upon receipt of all outstanding fees.

12. In the event of the death of Client, all payments collected by the Servicer related to this agreement shall be held in a trust account until requisite documentation, as determined to be sufficient by the Servicer, is provided.

13. Client represents and warrants to Servicer, as of this date and each Transfer Date: Client is duly formed, validly existing, with power and authority to perform this Agreement; execution and performance are duly authorized by corporate action; this Agreement's execution and performance violate no organizational documents, material contracts, or Applicable requirements; Client has complied with all applicable laws where violation could materially affect Mortgage Loans or Client operations/finances; and Client either owns the Mortgage Loans (which are valid, existing, and enforceable), holds their servicing rights lawfully, is responsible for paying according to a deed of trust or valid contract, or is authorized in writing to act for the owners. In all cases the Client asserts and affirms that they are free of known fraud or wrongdoing.

14. Client will notify Servicer of any changes to any current or prior liens, such as changes of address of either party, notices received in connection with current or prior liens or the associated property that is designated as collateral, (such as condemnation, easements, partial release, bankruptcy, segregation, partition, etc.) and any other matters affecting the parties' ability to honor this Agreement. Client agrees to provide Servicer with any documentation to establish modifications to property ownership, Client entity ownership, assignment of beneficial interest related to the promissory note being serviced, or any other changes that can impact this servicing agreement.

15. No funds received from the Client will be disbursed to any underlying mortgages or prior liens until said funds clear and are withdrawable by the Servicer. In the event any payment collected is returned NSF or uncollectible in Servicer's Account, Client will immediately, upon notification from Servicer, reimburse Servicer's Account the full amount received from the Client. In no event is Servicer obligated to cover or make good the escrow/impound of mortgage payment shortages.



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16. Servicer is not liable for any losses related to loan adjustments from variable rate, HELOC, escrow shortages, or other similar type loans, or changes in loan terms. Client is responsible for verifying insurance coverage and tax payments with all applicable liens. Client is also responsible for tracking the maturity of Mortgage Loans and providing notice to the Servicer within 60 days maturity. It is the responsibility of the Client to periodically monitor information provided for and/or made available to the Client regarding the Mortgage Loans, to include mortgage loan data, Mortgagor payments and servicing activity, to ensure the accuracy thereof. If Client requires or requests additional reporting beyond what is provided by Servicer using its standard reporting, there will be additional reasonable charges for setup, custom report templates, programming, maintenance, and regular distribution of such information.

17. Servicer has no obligation to: verify legal sufficiency/validity of Loan Documents, or any other documents executed by a previous borrower or the current Client, determine the Loan Documents' compliance with the applicable local, state, and deferral laws/regulations/codes/statutes/etc. including, without limitation, RESPA, TILA, CFPB, Regulation Z, usury laws, and late charge restrictions; pursue loan modifications, loss mitigation, foreclosure proceedings, judicial trustee sales, forfeiture, or enforcement proceedings; notify parties of interest/ownership changes, condemnations, property conditions, or encumbrances (any such notice(s) given by Servicer shall not be deemed an assumption by Servicer of any obligation as to the giving of any subsequent notices); and, payment for or notice to any party regarding document recording, perfection of security interests, or encumbrances.

18. During the term of this Agreement, Servicer shall be an independent contractor and not an employee of Client. Client shall not have the right to control how Servicer accomplishes its services and duties pursuant to this Agreement. Servicer assumes no responsibility for the legality of the loan terms and documentation provided, including (a) Loan Documents, (b) lien validity, (c) enforceability against Mortgagor, or (d) regulatory compliance pre-dating servicing transfer, including RESPA and TILA violations. Servicer disclaims all indirect, incidental, special, punitive, or consequential damages. Client acknowledges that Servicer is not Client’s attorney, tax advisor, accountant, or bookkeeper. Client is encouraged to seek independent counsel and outside support from an experienced professional in connection with any questions Client may have concerning this Agreement or any Loan.



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19. Servicer earns fees per the included Fee Schedule. Servicer may deduct monthly fees and hard costs from Client's payments, Client's Credit Card, expense Reserve Account, or by separate bill. Additional charges may apply for extraordinary activities. Compensation is subject to change upon 30 days written notice; Client may terminate this Agreement in writing at any time during the 30-day period to avoid changes. Client is responsible for unpaid NSF fees before loan removal. Client agrees to pay collection/attorney fees up to 25% of amount owed or legal maximum for Servicer's fund recovery. Fees for certain documents and supplemental services, if available, will be charged according to the included fee schedule.

20. If Servicer must appear/testify for Client's legal actions, Client shall reimburse Servicer's reasonable litigation costs and travel expenses, plus $200 per business hour per employee. Servicer shall provide Client with a detailed invoice, and Client's shall have 3 business days to pay in full before interest and penalties start to apply.

21. Client agrees that they are fully responsible for all disclosed prior liens. Servicer agrees to remit payments to the prior lienholders provided funds are available from Client's payments. Servicer assumes no responsibility for how payments are applied to underlying debt or obligation, or for verification of receipt and application of said payments by prior lienholders or for failure of any such payments to fully discharge said obligations. Client will: • Keep all such payments current • Verify that all lienholders apply payments correctly • Correct any problems that may arise with lienholders • Advise Servicer of any changes in lienholder's address or payments due on liens • Cause said lien(s) to be fully paid on or before the date on which Client shall have paid in full any deferred balances.

22. If a payment received by Servicer is not sufficient to pay any lien connected with the property when due, Client is responsible for and agrees to pay amount necessary to keep lien(s) current. Client agrees to immediately forward to Servicer all correspondence they receive from lienholders. Client fully acknowledges any liens listed against Property. If this account or any prior liens/debts become delinquent by 30 or more days, or have late fees or other penalties outstanding, Servicer may terminate this Agreement with 30 days' written notice. Client agrees that Servicer has the right to fully access underlying loan and lien information and will give Servicer ability to access that information by providing written authorization to prior lienholder to release information.



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23. Governing Law. This Agreement shall be construed in accordance with and governed by the laws of the State of Texas. Servicer and Client agree to submit to the jurisdiction in any court within Bexar County, Texas.

24. All disputes arising from this Agreement shall be resolved by binding arbitration in Bexar County, Texas before one arbitrator selected by AAA, administered under AAA Comprehensive Arbitration Rules and Procedures. The arbitration award may be entered in any court with jurisdiction. Parties waive rights to court remedies, including jury trial, by executing this Agreement.

25. If any provision of this Agreement is held to be invalid or unenforceable under any applicable statute or rule of law, then that provision shall be curtailed and limited only to the extent necessary to bring said provision within the legal requirements and this Agreement as so modified shall continue in full force and effect.

26. All required notices must be in writing and delivered by fax, email, overnight service, or first-class mail to listed addresses. Address changes require written notice within 5 days of a change to the address of either party. Notices deemed received upon receipt, electronic confirmation (fax/email), or three days after U.S. Certified Mail deposit, whichever applies. The Parties may request information from Servicer and notify Servicer of specific errors by submitting a qualified written request in the form of written correspondence, which includes the requestor's name, account number and reason for request. Requests for information and notifications of error should be sent to Servicer's corporate office located at 4063 East Houston St. San Antonio TX 78220. Email: aaron@samsonestop.com

27. This Agreement constitutes the entire agreement of the parties. No other agreement, oral or written, pertaining to the work to be performed under this Agreement shall be of any force or effect unless it is in writing and signed by both parties. This Agreement may be modified only by a written agreement signed by each of the parties hereto. Notwithstanding the above, amendments to this Agreement, its exhibits, or schedules, may take the form of electronic communication between the Parties, as provided in the Notice provision of this Agreement.

28. No waiver of any of the terms of this Agreement or any Addendum will be valid unless in writing and designated as such. Any waiver by any party or a breach of any provision of this Agreement shall be in writing and will not operate as or be construed to be a waiver of any other breach of such provision, or any other provision of this Agreement, will not be considered a waiver or deprive any party of the right thereafter to insist upon strict adherence to that term or any other term of this Agreement. In addition, in granting any waiver, the waiving party will exercise its best efforts to ensure that all Parties continue to have substantially equivalent rights, benefits, privileges, duties and responsibilities. Any forbearance or delay on the part of either party in enforcing any of its rights under this Agreement will not be construed as a waiver of such right to enforce same for such occurrence or any other occurrence.

29. Client shall indemnify, defend and hold Servicer and its Representatives, Affiliates, Agents, Owners, Employees, and Successors harmless from any and all claims, demands, causes of action, losses, damage, fines, penalties, liabilities, costs and expenses, including reasonable attorney's fees and court costs, sustained or incurred by Servicer by reason of or arising directly from third party claims or actions that were caused by or resulted from (A) any actions or omissions in respect of any Mortgage Loan or property of any prior servicer, sub-servicer, owner or originator of a Mortgage Loan/Lien or property, (B) taking any action, or refraining from taking any action, with respect to any Mortgage Loan/Lien or property, that results from the malfeasance, willful misconduct or negligence of Client or Client's agents, or from the failure of the Client to provide Servicer the necessary Loan Documents in order to allow Servicer sufficient lime to timely process payments, satisfactions, payoffs and releases, (C) Servicer's reliance on the authority of Client to direct the activity of Servicer within the scope of this Agreement, (D) Client s failure to observe or perform any of the covenants, agreements, or representations contained in this Agreement, and/or (E) Client's failure to comply with its regulatory obligations or responsibilities contained within Deed of Trust or previously executed contract documents pertaining to this transaction. The foregoing indemnification shall survive the termination of this Agreement.

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Duties Excluded From This Servicing Agreement

Client affirms and warrants that the Servicer is not responsible for completing the following tasks that are excluded from the scope of this servicing agreement:

a) Interpreting, determining, or validating the legality of contractual agreements or closing documents executed by the Client.

b) Providing Legal Representation: Servicer shall not represent Client in legal matters related to the loan.

c) Performing any duties that would be the responsibility of a licensed Mortgage Loan Originator.

d) Providing guidance, instructions, or additional instructions in the areas of taxes, accounting, or bookkeeping.

e) Property Management: Tasks related to managing or maintaining the property are excluded.

f) Real Estate Services: Tasks related to providing real estate brokerage, advisory or consulting services are excluded.

g) Insurance Claims: Handling insurance claims related to the property is not a part of the Servicer's duties.

All notices will be sent via certified mail the following address (or as amended):

If To Client:

Name:_____

Address:_____

City/State/Zip:_____

Phone:_____

Email:_____

If To Servicer:

S2 Professional LLC

4063 East Houston St

San Antonio TX 78220

(210) 788-1034

aaron@samsonestop.com



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ACKNOWLEDGEMENT/AGREEMENT:

Client Signature: _____

Client Printed Name: _____

Date of Execution: _____

Servicer Signature: _____

Servicer Printed Name: _____

Date of Execution: _____