

INSTITUTIONAL VALUE PROPOSITION

## The Single Point of Contact Solution for Multi-State REO Portfolios

ARC Real Estate provides centralized institutional disposition capability across six states — enabling servicers and asset managers to consolidate regional REO and default asset portfolios through a single vendor relationship. One broker. One reporting standard. One accountability chain across NJ, NY, PA, CT, MD, and FL.

THE SPOC ADVANTAGE

Rather than managing multiple broker relationships across state lines, institutional clients work directly with **one licensed broker** who owns accountability for every assignment from intake to close. Standardized process, documentation, and escalation protocols across all six markets.

**\$500M+**

CAREER VOLUME  
BROKERAGE-WIDE  
2004–2026, all transactions

**\$296M+**

DOCUMENTED PORTFOLIO  
*Broker-directed, 2016–2026*

**755**

BROKER-DIRECTED CLOSINGS  
*Individually managed*

**Est. 2004**

BROKERAGE FOUNDED  
*20+ years operations*

REO & DISTRESSED DISPOSITION

- BPO / field valuation — 24hr target
- Monthly Market Status Reports (MSRs)
- Assignment intake & MLS activation
- Occupancy verification & condition reports
- Cash-for-keys coordination
- As-is asset recovery pricing
- Redemption period tracking (NJ)
- Title seasoning awareness
- Servicer reporting & documentation
- Auction coordination

COVERAGE & PLATFORMS

- NJ — 655 broker-directed closings
- NY — 45 closings (tri-state buyer access)
- PA — 40 closings
- CT — 7 closings
- MD — 6 closings
- FL — 2 closings
- Equator — Registered & Active
- RES.NET — Registered & Active
- W-9 / COI / E&O available immediately
- Full vendor onboarding package ready

**01**

INTAKE & BPO

Occupancy check, condition report, BPO within 24hr target. Servicer reporting initiated at assignment.

**02**

VALUATION & STRATEGY

As-is recovery pricing, redemption review, disposition plan aligned to your recovery timeline.

**03**

DISPOSITION & EXPOSURE

MLS activation, investor outreach, professional asset documentation, MSR delivery monthly.

**04**

CLOSE & REPORT

Full documentation package and servicer reporting per platform and institutional requirements.

Broker of Record: Sean Mulligan, licensed NJ/NY/PA/CT/MD/FL. Career volume of \$500M+ reflects all brokerage-wide transactions 2004–2026. Documented portfolio of \$296M+ reflects individually managed broker-directed closings with recorded data 2016–2026. BPO turnaround targets subject to property access and assignment conditions. Past performance does not guarantee future results. All services performed in accordance with state-specific REO guidelines and NAR Code of Ethics.

Equal professional service without regard to any protected class. ARC Real Estate does not provide securities or investment advice. FINRA Series 7 & 63 references reflect examination credentials only.

# ARC Real Estate — Vendor Capability Snapshot

Sean Mulligan, Broker of Record · 2026

646-946-1472

seanmulligan@arcrealstate.org  
arcrealstate.org · Millstone, NJ

## VOLUME & AUTHORITY

**\$500M+**

CAREER VOLUME  
BROKERAGE-WIDE

**\$296M+**

DOCUMENTED PORTFOLIO  
2016–2026

**755**

BROKER-DIRECTED  
CLOSINGS

**Est. 2004**

BROKERAGE FOUNDED

## PERFORMANCE STANDARDS

**24 Hrs**

TARGET BPO TURNAROUND  
*Subject to access & conditions*

**~30 Days**

HISTORICAL AVG DOM  
*Representative portfolio; varies*

## SIX-STATE SPOC COVERAGE

**NJ**

655

**NY**

45

**PA**

40

**CT**

7

**MD**

6

**FL**

2

## PLATFORM REGISTRATION

● **Equator**  
Registered & Active

● **RES.NET**  
Registered & Active

## VENDOR ONBOARDING READINESS

- ✓ W-9 Available
- ✓ E&O Coverage Docs
- ✓ References Available
- ✓ COI / Liability Insurance
- ✓ All 6-State Licenses
- ✓ Sample BPO Available

## CORE REO SERVICES

- BPO & field valuation — 24hr target
- Monthly Market Status Reports (MSRs)
- Assignment intake & rapid MLS activation
- Occupancy verification & condition reports
- As-is asset recovery pricing strategy
- Cash-for-keys coordination
- Redemption period tracking (NJ)
- Title seasoning awareness
- Servicer reporting & documentation
- Pre-market asset visualization
- Investor & end-user outreach network
- Multi-state simultaneous closings

## DISPOSITION WORKFLOW

**01**

**INTAKE**

BPO & occupancy within 24hrs

**02**

**VALUATION**

As-is pricing & recovery plan

**03**

**DISPOSITION**

MLS, investor outreach, MSR

**04**

**CLOSE**

Full docs & servicer reporting

## BROKER OF RECORD



**Sean Mulligan**

**BROKER OF RECORD · LICENSED SINCE 2006**

Licensed NJ · NY · PA · CT · MD · FL. Prior financial services training (FINRA Series 7 & 63 examinations). Rider University, Cum Laude. All institutional assignments managed directly by the broker.

All services per state REO guidelines & NAR Code of Ethics. Equal professional service without regard to any protected class. BPO targets subject to access & conditions. Volume figures: \$500M+ = brokerage-wide; \$296M+ = documented broker-directed 2016–2026. ARC does not provide securities or investment advice. Commercial communication — to opt out: seanmulligan@arcraestate.org · 7 Willow Tree Dr, Millstone, NJ 08510

## BPO — Sample Work Product

Exterior / Drive-By with Interior Access · Prepared by Sean Mulligan, Broker of Record

BPO Date: [Date of Assignment]  
Turnaround: Within 24 Hours of Assignment  
Order #: [Servicer Order Number]

## SUBJECT PROPERTY

ADDRESS	[Property Address]
CITY / STATE / ZIP	[City], [State] [Zip]
COUNTY	[County]
APN	[Assessor Parcel Number]
PROPERTY TYPE	Single-Family Residential
YEAR BUILT	[Year]
SQ FOOTAGE	[Sq Ft] (per public records)
BED / BATH	[Bed] / [Bath]
LOT SIZE	[Lot Size]
OCCUPANCY STATUS	<b>[Occupied / Vacant / Unknown]</b>
PROPERTY CONDITION	<b>[Good / Fair / Poor / Damaged]</b>

## CONDITION ASSESSMENT

ROOF	[Condition — Est. Remaining Life]
FOUNDATION	[No visible defects / Cracking noted]
EXTERIOR	[Condition notes]
INTERIOR	[Condition notes / Access status]
HVAC	[Functional / Unknown / Non-operational]
PLUMBING	[Status]
ELECTRICAL	[Status]
WINTERIZED	[Yes / No / Unknown]
VANDALISM / DAMAGE	[None observed / Describe]
EST. REPAIR COST	[\$Amount] (broker estimate, not contractor bid)

## PHOTO DOCUMENTATION

Exterior front, exterior rear, street view, all four elevations, interior access photos where available. Photos submitted with this report via platform portal.

## COMPARABLE SALES ANALYSIS

#	Address	Sold Date	Sq Ft	Bed/Ba	Condition	Sold Price	\$/Sq Ft	Adj. Value
C1	[Comp 1 Address]	[Date]	[Sq Ft]	[Bed/Ba]	Good	[\$Price]	[\$\$/sqft]	[\$Adj]
C2	[Comp 2 Address]	[Date]	[Sq Ft]	[Bed/Ba]	Good	[\$Price]	[\$\$/sqft]	[\$Adj]
C3	[Comp 3 Address]	[Date]	[Sq Ft]	[Bed/Ba]	Fair	[\$Price]	[\$\$/sqft]	[\$Adj]
C4	[Comp 4 Address]	[Date]	[Sq Ft]	[Bed/Ba]	Fair	[\$Price]	[\$\$/sqft]	[\$Adj]

## VALUATION SUMMARY

AS-IS VALUE (QUICK SALE — 90 DAYS)	[\$Value]
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## DISPOSITION RECOMMENDATION

## BROKER COMMENTARY

- Market is [active / stable / softening] in this submarket
- Avg DOM for comparable assets: [X] days

<b>AS-IS VALUE (MARKET — 180 DAYS)</b>	<b>[\$Value]</b>
<b>AS-REPAIRED VALUE (ARV)</b>	<b>[\$Value]</b>
<b>RECOMMENDED LIST PRICE</b>	<b>[\$Recommended Price]</b>
<b>ESTIMATED DOM</b>	[X–Y days, market conditions]

- Primary buyer pool: [investors / owner-occupants / both]
- Recommended disposition approach: [as-is MLS / investor outreach / auction]
- Title / redemption considerations: [notes if applicable]

This Broker Price Opinion (BPO) is prepared for the exclusive use of the ordering servicer or asset manager and constitutes a broker's opinion of value only. This report is not a licensed appraisal and should not be construed as such. Values are estimates based on available market data and broker analysis at the time of report preparation. ARC Real Estate makes no warranty as to accuracy. Report prepared by Sean Mulligan, Broker of Record, ARC Real Estate. Licensed NJ/NY/PA/CT/MD/FL. All opinions subject to change with market conditions.

## Weekly Asset Status Report

Reporting Period: [Week Ending Date] · Prepared by Sean Mulligan, Broker of Record

Servicer / Client: [Client Name]  
Report #: [Sequential Report Number]  
Submitted: [Submission Date]

## LIVE INTERACTIVE SOLD PORTFOLIO MAP

755 career closings mapped across six states — 2016 to 2026. Click to explore by state, price tier, and location.

0

TOTAL ACTIVE ASSIGNMENTS

0

ACTIVE MLS LISTINGS

0

UNDER CONTRACT

0

CLOSED THIS PERIOD

## ASSET-BY-ASSET STATUS

Property Address	State	Status	Days Active	List Price	Showings	Offers	This Week / Next Action
[Address 1]	NJ	New Assignment	2	[\$Price]	0	0	BPO delivered. MLS activation in progress. Photography scheduled [Date].
[Address 2]	NJ	Active	14	[\$Price]	6	1	Offer received at \$[Amount]. Reviewing servicer net. Counter-offer pending approval.
[Address 3]	PA	Active	22	[\$Price]	3	0	Recommend price reduction to \$[Amount] to align with recent comp. Awaiting servicer approval.
[Address 4]	NY	Under Contract	31	[\$Price]	—	—	Inspection completed. Buyer financing confirmed. Close scheduled [Date]. Attorney: [Name].
[Address 5]	CT	Under Contract	28	[\$Price]	—	—	Title cleared. Closing docs sent to [Attorney]. Est. close date [Date].
[Address 6]	MD	Closed	29	[\$List]	—	—	Closed [Date] at \$[Sale Price]. HUD-1 / settlement docs submitted to servicer portal.

## ISSUES &amp; ESCALATIONS

OPEN ISSUES	[None this period / Describe any active issue]
ESCALATIONS PENDING	[None / Describe]
OCCUPANCY DISPUTES	[None / Property address, status]
TITLE ISSUES	[None / Describe]
PRESERVATION NEEDS	[None / Winterization needed at Address X]

## NEXT 7-DAY ACTION PLAN

MLS ACTIVATIONS	[Address(es) going live]
BPOS DUE	[Address(es) and target dates]
OFFER DEADLINES	[Address(es) and expiration dates]
SCHEDULED CLOSES	[Address(es) and close dates]
PRICE REDUCTIONS	[Pending servicer approval on Address X]

#### REPORTING CADENCE COMMITMENT

ARC Real Estate delivers weekly asset status reports every **[Day of Week]** by **[Time] EST**. Monthly Market Status Reports (MSRs) are delivered on the first business day of each month per asset. All reports are submitted to the applicable servicer platform and directly to your institutional contact.

# Standard Operating Procedures — REO & Default Asset Management

Version 1.0 · 2026 · Sean Mulligan, Broker of Record

Effective: January 1,  
2026  
Review Cycle: Annual  
arcrealstate.org

This Standard Operating Procedures document defines ARC Real Estate's standardized workflows for all REO and default asset assignments. These procedures apply to all assignments received through institutional clients, servicers, asset managers, and vendor management platforms. All ARC agents and team members assigned to institutional accounts are required to adhere to these procedures.

## SOP 01 — Assignment Intake Procedure

### Assignment Receipt Confirmation

1

Upon receiving a new assignment via Equator, RES.NET, or direct servicer instruction, broker confirms receipt within **2 hours** via platform acknowledgment and direct email to the asset manager.

**Target: 2 hours from assignment notification**

### Property Records Pull

2

Pull public records, tax records, MLS history, and title search summary. Note any redemption period status, lis pendens, or open liens.

**Target: Same business day as assignment**

### Occupancy Verification

3

Conduct drive-by or entry inspection to verify occupancy status. Document findings with photos. If occupied, initiate cash-for-keys protocol per SOP 02. Report occupancy status to servicer within 24 hours.

**Target: Within 24 hours of assignment**

### File Creation

4

Create centralized assignment file with all property documents, photos, communications, and platform correspondence. File maintained throughout assignment lifecycle for full audit trail.

## SOP 02 — Occupancy & Cash-for-Keys Protocol

### Occupied Property — Initial Contact

1

If property is confirmed occupied, broker initiates respectful, professional contact with occupant. Document all interactions. No intimidation, harassment, or illegal lockout procedures will be tolerated.

### Cash-for-Keys Offer

2

Present servicer-approved cash-for-keys amount. Document occupant response in writing. Obtain signed agreement before any payment is authorized. Coordinate with servicer attorney on all CFK agreements.

### Key Retrieval & Property Securing

3

Upon vacate confirmation, retrieve all keys, change locks, and conduct full walkthrough with photos. Report condition to servicer within 24 hours of securing.

**Target: Report within 24 hours of property securing**

## SOP 03 — BPO Workflow

- BPO Order Receipt**  
BPO orders received via platform portal. Acknowledged within 2 hours. Interior or exterior BPO type confirmed with servicer.
- Property Inspection**  
Conduct exterior drive-by or full interior inspection per order type. Complete photo documentation — minimum 8 exterior, 8 interior (if accessible). Note all condition items.
- Comp Analysis**  
Pull minimum 3–4 closed comparables within 1-mile radius, last 6 months, similar property type. Apply condition adjustments. Document all comp selection rationale.
- BPO Delivery**  
Complete and submit BPO via platform portal. Deliver as-is value (90-day and 180-day), as-repaired value (ARV), and recommended list price. Include full photo package and comp support.  
**Target: Within 24 hours of order receipt, subject to property access**

## SOP 04 — Listing Activation Timeline

- Listing Agreement & Pricing Approval**  
Execute listing agreement per servicer requirements. Obtain written pricing approval before MLS activation. Price at servicer-approved amount only.
- Photography & Documentation**  
Professional photography scheduled and completed. All MLS photos reviewed and approved by broker before upload. Minimum 20 photos per listing.
- MLS Activation**  
Property activated on all applicable MLS boards. Listing syndicated to Zillow, Trulia, Realtor.com, CoStar, LoopNet. Platform status updated.  
**Target: MLS activation within 5 business days of pricing approval**

## SOP 05 — Offer Handling Protocol

- Offer Receipt**  
All offers received in writing. Submitted to servicer via platform within 4 hours of receipt. No verbal offers accepted or conveyed.  
**Target: Platform submission within 4 hours of receipt**
- Buyer Qualification Review**  
Review buyer pre-approval or proof of funds. Cash buyers require documented POF. Financed buyers require current lender pre-approval letter. Relay qualification summary to servicer with offer submission.
- Counter-Offer & Acceptance**  
All counter-offers issued in writing per servicer instructions. Executed contracts submitted to servicer platform immediately upon execution. No verbal counters.

## SOP 06 — Closing Coordination & Post-Close Reporting

### Closing Coordination

- 1 Coordinate with servicer attorney, title company, and buyer's agent. Confirm all closing conditions are satisfied. Track all deadlines on centralized calendar with automated reminders.

### HUD-1 / Settlement Statement Review

- 2 Review settlement statement prior to closing for accuracy. Flag any discrepancies to servicer immediately. Confirm net proceeds align with servicer expectations.

### Post-Close Reporting

- 3 Submit closed status to servicer platform within 24 hours of close. Provide final settlement documentation, photos of final property condition at close, and complete assignment file.

**Target: Platform update within 24 hours of close**

These SOPs are subject to modification based on servicer-specific requirements, platform requirements, and applicable state law. Servicer-specific requirements supersede these general procedures where applicable. Questions: Sean Mulligan, Broker of Record, ARC Real Estate, 646-946-1472, [seanmulligan@arc realestate.org](mailto:seanmulligan@arc realestate.org).

# Professional Reference Sheet

Institutional &amp; Professional References · 2026

Sean Mulligan — Broker of Record  
646-946-1472  
seanmulligan@arcrealstate.org

The following professional references can speak to ARC Real Estate's transaction execution, communication standards, documentation practices, and professional conduct across hundreds of closed transactions. References are provided exclusively for institutional vendor evaluation purposes.

## PRIMARY REFERENCE — HUNDREDS OF TRANSACTIONS



### William T. Gage, Esq.

REAL ESTATE ATTORNEY · BAY HEAD, NJ · PRIMARY CLOSING COUNSEL

FIRM

**W. Gage Law**

DIRECT PHONE

**(732) 899-1200**

ADDRESS

536 Lake Avenue, Bay Head, NJ 08742

EMAIL

**bill@wgagelaw.com**

William Gage has served as the seller's closing attorney on **hundreds of ARC Real Estate transactions** over many years of working together. He can speak directly to Sean Mulligan's transaction management, documentation discipline, communication standards, problem-solving on complex closings, and overall professionalism as a broker of record. Bill Gage is one of the most respected real estate attorneys in Ocean County and is familiar with ARC's performance across residential, multi-family, and distressed asset transactions throughout New Jersey.

## ADDITIONAL PROFESSIONAL REFERENCES

### 05 LIVE INTERACTIVE PORTFOLIO

#### ARC Sold Transaction Map — 2016–2026

Every broker-directed closing plotted interactively by state, city, and price tier. Filter by state, search by town, view top sales. A geographic proof of our six-state track record.

[View Interactive Map →](#)

References have consented to being contacted for professional evaluation purposes only. Please schedule reference calls in advance where possible. ARC Real Estate respects the time of all professional references. This reference sheet is confidential and provided exclusively for institutional vendor evaluation. Unauthorized distribution is not permitted.

# REO Asset Manager Outreach Sequence

Send cadence, document matrix, and compliance checklist — Internal Use Only

Do not send to prospects  
Updated April 2026

## THE FOUR-STAGE OUTREACH SEQUENCE

### 1

DAY 1

#### First Touch — Cold Email Only

Short, direct, institutional tone. Under 140 words. No large attachments. One clear CTA: reply or brief call. Establish relevance immediately — six-state coverage, SPOC positioning, registered on their platforms.

**Send: Email body only + Vendor Snapshot (1-page PDF)**

Subject: "REO Coverage — NJ / NY / PA / CT / MD / FL" or "Single-Vendor REO Coverage Across Six States"

### 2

DAY 5–7

#### Second Touch — Value Add Follow-Up

If no reply, send a brief follow-up referencing a relevant market data point, recent NJ/regional distressed asset activity, or a new coverage capability. Not a "just checking in" — add one new proof point. Keep it under 80 words.

**Send: Short email — no new attachment. Reference the prior email briefly.**

If still no reply after Touch 2: move to monthly check-in cadence. Do not over-contact.

### 3

ON  
ENGAGEMENT

#### Engagement Response — Full Package

When prospect replies with interest, schedule a brief intro call. After or instead of call, send the full Tier 2 package. Confirm their specific vendor onboarding process and what documentation their compliance team requires.

**Send: Full Capability Deck (8-page) + Sample BPO + Sample Asset Status Report**

Ask: "What does your vendor approval process look like? I can have the full onboarding package ready immediately."

### 4

ON  
APPROVAL

#### Vendor Onboarding — Full Documentation Package

Submit complete vendor qualification package per their platform or compliance requirements. Offer BPO work as a pilot / introduction to your turnaround standards before listing assignment requests.

**Send: W-9 · COI · E&O Coverage · All 6 State Licenses · SOP Manual · Reference Sheet**

Follow up after BPO submission: "BPO delivered — happy to discuss any active inventory in our coverage states."

## DOCUMENT SEND MATRIX

Document	Touch 1	Touch 2	On Engagement	On Approval
INTRO EMAIL (90–140 WORDS)	Send	—	—	—
VENDOR SNAPSHOT (1 PAGE)	Attach	—	—	—
FULL CAPABILITY DECK (8 PAGES)	Do NOT send	Do NOT send	Send	Already sent
SAMPLE BPO	Do NOT send	Do NOT send	Send	—
SAMPLE ASSET STATUS REPORT	Do NOT send	Do NOT send	Send	—
SOP MANUAL	Do NOT send	Do NOT send	Optional	Include
REFERENCE SHEET	Do NOT send	Do NOT send	Optional	Include

Document	Touch 1	Touch 2	On Engagement	On Approval
W-9 / COI / E&O / LICENSES	Do NOT send	Do NOT send	Do NOT send	Submit to platform

**CAN-SPAM COMPLIANCE CHECKLIST — EVERY EMAIL**

**Before every send, confirm:** (1) Subject line is truthful and not misleading. (2) Sender identity is accurately identified as ARC Real Estate / Sean Mulligan. (3) Physical mailing address is in the footer: 7 Willow Tree Dr, Millstone, NJ 08510. (4) Opt-out mechanism is present ("reply 'unsubscribe' or email seanmulligan@arcrealstate.org"). (5) Email is identified as a commercial communication. (6) Fair Housing language included or available. (7) No implied guarantees of results or performance. (8) FINRA reference (if included) is credential disclosure only, not a service claim.

# Asset Disposition Strategy & Execution

Full-spectrum disposition infrastructure applied to every assignment. Every asset. No exceptions.

Sean Mulligan — Broker of Record  
646-946-1472  
seanmulligan@arcrealstate.org

The single greatest controllable variable in REO asset recovery is how the property is documented and positioned for the market. Inadequate asset documentation suppresses qualified buyer interest, extends days on market, and directly reduces net recovery. ARC applies institutional-grade disposition standards to every asset — the same standards used across our \$296M+ documented portfolio — because disciplined presentation produces more qualified buyers, stronger offers, and measurable improvement in recovery rates.

## ARC DISPOSITION STANDARD — APPLIED TO EVERY ASSIGNMENT

### Property Condition Documentation

HDR interior and exterior photography. Minimum 20 images per asset. Full condition documentation supporting BPO accuracy and buyer confidence — not single-photo MLS submissions.

### Aerial Asset Documentation

FAA-compliant drone documentation on every assignment. Aerial context increases qualified investor reach — critical for out-of-area institutional buyers who evaluate assets remotely.

### Pre-Market Stabilization Visualization

Full 3D interior scan and virtual staging for distressed or condition-impaired assets. Communicates stabilized value to qualified end-users, supporting net recovery targets.

## LIVE DISPOSITION EXAMPLES — DOCUMENTED WORK PRODUCT

### VIDEO TOUR — LIVE EXAMPLE

#### Million Dollar Sale

Mantoloking, NJ — Full production video

[Watch on YouTube →](https://youtu.be/4SWoHSH0mPk)  
youtu.be/4SWoHSH0mPk

### 3D MATTERPORT — LIVE EXAMPLE

#### Immersive Virtual Tour

Manahawkin, NJ — Full 3D walkthrough

[View 3D Tour →](https://my.matterport.com/show/?m=MZh7eLfZwXS)  
my.matterport.com/show/?m=MZh7eLfZwXS

### INTERACTIVE TRANSACTION MAP

#### 755 Closings — Six States

Every transaction mapped by state, city & price — 2016–2026

[Explore Live Map →](#)  
View full portfolio geography

## FULL DISPOSITION INFRASTRUCTURE — EVERY ASSIGNMENT

PROPERTY DOCUMENTATION	HDR photography — full interior & exterior, minimum 20 images
AERIAL DOCUMENTATION	FAA-compliant drone — every assignment

## BUYER RESPONSE STANDARDS

### RESPONSE TIME COMMITMENTS

BUYER INQUIRY RESPONSE **Same business day — phone first**

3D ASSET VISUALIZATION	Matterport interior scan — supports remote investor evaluation
VIDEO DOCUMENTATION	Full production walkthrough — qualified buyer reach
MLS ACTIVATION	All applicable boards — same-day activation upon approval
DISPOSITION SYNDICATION	Zillow · Trulia · Realtor.com · CoStar · LoopNet
INVESTOR OUTREACH	Direct database — cash buyers, qualified investors, 6 states
AGENT OUTREACH	Top 300 agents per county — dialing system, targeted emails
MONTHLY MSR DELIVERY	Market Status Reports — first business day each month, per asset
BPO TURNAROUND	24-hour target — desk and field, subject to access conditions

SHOWING REQUESTS	Confirmed within 2 hours
OFFER RECEIPT ACKNOWLEDGMENT	Within 4 hours, phone + platform
SERVICER COMMUNICATIONS	Same business day response
BUYER AGENT CALLBACKS	Phone call — not email-only

**THE DIRECT COST OF POOR DISPOSITION EXECUTION**

Single-photo MLS submissions suppress qualified buyer demand. Assets without aerial documentation are skipped by out-of-area institutional investors. Listing brokers who respond only by email lose offers that never materialize. **Every week of extended DOM at a \$300K average asset represents direct carrying cost to the servicer.** ARC's disposition infrastructure exists to eliminate these execution gaps — not as a marketing differentiator, but as a baseline operational standard.

**EXECUTION GAPS THAT DIRECTLY REDUCE NET RECOVERY**

<p><b>Inadequate asset documentation</b></p> <p>Single-photo submissions reduce qualified buyer interest and suppress competitive offer activity.</p>	<p><b>No aerial or 3D documentation</b></p>
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