



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

TO: Consumer
FROM: eXp Realty
PROPERTY: _____
DATE: _____

This is to give you notice that eXp World Holdings, Inc., the parent corporation of eXp Realty, LLC, eXp Realty of California, Inc., eXp Realty North, LLC, eXp Realty of Connecticut, LLC, and eXp Realty Associates, LLC (hereinafter collectively referred to as “**eXp Realty**”), has a business relationship with those companies listed in this Disclosure Statement. Because of these relationships, the referral of business to any of the companies listed below may provide us, the related parties noted herein and/or their investors, a financial or other benefit.

In connection with the purchase or sale of this property, you may need mortgage financing, title insurance and/or closing services. We recommend IntroLend First Cloud, LLC (“IntroLend”) for mortgage financing, and SilverLine Title & Escrow, LLC (“SilverLine Title”) for title insurance and closing services. eXp Realty is a subsidiary of eXp World Holdings, Inc., the parent corporation. eXp World Holdings, Inc. has a 50% ownership interest in First Cloud Investment Group, LLC with the other 50% owned by its affiliated real estate agents that have chosen to purchase an ownership interest. First Cloud Investment Group, LLC owns 100% of IntroLend First Cloud, LLC. Neither eXp World Holdings, Inc. nor any of its subsidiaries have an ownership interest in any other investors that have ownership interests in First Cloud Investment Group, LLC. eXp Silverline Ventures, LLC, a subsidiary of eXp World Holdings, Inc., has a 50% ownership interest in SilverLine Title. Neither eXp World Holdings, Inc. nor any of its subsidiaries have an ownership interest in Orange & Blue Holdings 3.0, LLC, which has ownership interest in SilverLine Title.

eXp Realty has a business relationship with, but no ownership interest in, America’s Preferred Home Warranty, Inc. As such, eXp Realty, or its affiliates, may receive financial benefit in the form of marketing fees or fees for services rendered. You are not required to obtain a home warranty and or obtain a home warranty from this America’s Preferred Home Warranty, Inc. as a condition to using eXp Realty’s brokerage services.

IntroLend First Cloud, LLC is a mortgage broker. The estimated lender fees listed below can vary and could include additional charges depending upon factors such as the loan product you select and the State where the property is located. There may also be other fees/charges relating to services provided by additional third party settlement service providers. The estimated charges for the settlement services provided by IntroLend First Cloud, LLC are detailed on the Good Faith Estimate being provided to you by your loan officer.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for the purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
IntroLend First Cloud, LLC (“IntroLend”) This company provides various real estate mortgage loan origination activities either as a third-party originator or a mortgage broker, including loan pre-qualification, competitive bid	Loan Origination Charge 0-3.00% of loan amount (may include 3 rd party fees) Loan Discount Fee/points ¹ 0-5% of loan amount Application/Processing Fee ² \$0.00 – \$875.00 Flood and tax service: \$0.00 - \$95.00



COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
<p>process (when providing third-party origination services), loan origination, loan pre-approval, loan structuring, processing and closing.</p>	<p>Underwriting Fee: \$0.00 - \$995.00 Document Review Fee: \$0.00 - \$500.00 Appraisal Fee: \$0.00 - \$650.00 Credit Report Fee: \$0.00 - \$65.00</p> <p>Actual charges may vary according to the particular lender selected, the particular circumstances of the underlying transaction, borrower elections, etc. Some or all of these fees may be charged by third-parties and/or the Member Mortgage Lender/Mortgage Broker.</p> <p>The Member Lenders and Mortgage Brokers have agreed to pay a fee ranging from 0.5% to 2.0% of the loan amount to IntroLend in connection with a range of loan origination services provided by IntroLend to the Member Lender/Mortgage Broker. The fees are paid directly to IntroLend by the Member Lender/Mortgage Broker and are not billed directly to you.</p> <p>¹ The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.</p> <p>² There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.</p>
<p>SilverLine Title & Escrow, LLC This company provides title insurance and closing services.</p>	<p>Title Insurance Policy: \$950 - \$1706 on a \$250,000 property. (Rates vary and are dependent on the state, selling price and loan amount on the property.) Title Search Fee: \$250 - \$325 (where applicable) Closing Fee: \$450 - \$550</p>

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE

I/we have read this Affiliated Business Arrangement Disclosure Statement provided by the Broker, eXp Realty, and understand that eXp Realty is referring me/us to the above-described settlement service(s) and the Broker or its affiliate(s) may receive a financial or other benefit as the result of this referral.

Signer 1:

Signer 2:

Signature

Signature

Print Name

Print Name

Date

Date

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____
 From: Pemberton Homes Team, eXp Realty
 Property: _____
 Date: _____

This is to give you notice that Pemberton Homes Team (“Real Estate Team”) has a business relationship with (1) Flex Title Company, LLC (“Flex Title”), a title insurance and closing agent; (2) Flex Mortgage, LLC (“Flex Mortgage”), a mortgage company; and (3) Pemberton Insurance, LLC (“Pemberton Insurance”), a licensed property and casualty insurance agency that conducts business with Insurance Resource Group. Specifically, one owner of Real Estate Team owns 50% of Flex Mortgage. In addition, the two owners of Real Estate Team and certain of Real Estate Team’s employees own a combined 76% of Flex Title. Finally, one owner of Real Estate Team wholly owns Pemberton Insurance, which performs services as an insurance agency in connection with homeowners insurance policies issued by Insurance Resource Group. Neither the Real Estate Team nor its owners or employees have an ownership interest in Insurance Resource Group. Because of this relationship, this referral may provide Real Estate Team and its agents a financial or other benefit.

eXp Realty, LLC, together with its subsidiaries and affiliates (collectively, “eXp Realty”), does not have any relationship with Flex Title, Flex Mortgage, or Pemberton Insurance, nor will eXp Realty receive any benefit, financial or otherwise, from any referral to Flex Title, Flex Mortgage, or Pemberton Insurance given by Real Estate Team or its agents. eXp Realty’s business relationship is with Real Estate Team, serving as Real Estate Team’s real estate brokerage firm. Real Estate Team is an independent contractor of eXp Realty.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for the settlement on your loan or purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>Settlement Service Provider</u>	<u>Charge/Range of Charges</u>
Flex Title Company, LLC	<p>Title Insurance Policy: \$913-\$1,000 on a \$250,000 property (rates vary)</p> <p>Buyer Fees: Closing Fee: \$300.00 Title Exam: \$750.00</p> <p>Seller Fees: Closing Fee: \$450.00 Doc Prep Fee: \$150.00 Payoff Processing/Handling Fee: \$60 (per occurrence)</p> <p>Refinance: Closing Fee: \$250.00 Title Exam Fee: \$725.00</p> <p>New Construction: Closing Fee: \$350.00 Draw Fee: \$400 Search/Exam: \$750.00 Priority Pics: \$200.00 If Requested: \$100 per inspection (\$150.00 for out of metro) If Requested: \$150.00 Out of Metro Tract Search Fee</p> <p>End Loan/Modification: Closing Fee: \$150.00 Tract check: \$150.00 (within 6 months)</p>

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	<p>Simultaneous 2nd: Closing Fee: \$150.00 MHFA Closing Fee \$100.00 Title Exam: \$100.00 Courier/Wire Fee: \$50.00</p> <p>Stand Alone 2nd: Closing Fee: \$150.00 Title Exam: \$275.00 O&E Reports: \$150.00</p> <p>SPECIAL FEES/ADD ONS: *Wire/Courier Fee \$50.00 *Escrow Fee \$200.00 *Pre-Sign Fee \$150.00 * RON/Mobile Notary Fee: \$150 Additional Out of Metro Search Fee of \$150.00 for any County not listed below: MN: Hennepin, Dakota, Ramsey, Washington, Scott, Anoka, Carver, Chisago, Sherburne, Wright</p>
Flex Mortgage, LLC	<p>Loan Origination Charge 0-3.00% of loan amount (may include 3rd party fees) Loan Discount Fee/points¹ 0-5% of loan amount Application/Processing Fee² \$0.00 – \$875.00 Flood and tax service: \$0.00 - \$95.00 Underwriting Fee: \$0.00 - \$1295.00 Document Review Fee: \$0.00 - \$500.00 Appraisal Fee: \$0.00 - \$990.00 Credit Report Fee: \$0.00 - \$78.00</p> <p>Actual charges may vary according to the particular lender selected, the particular circumstances of the underlying transaction, borrower elections, etc. Some or all of these fees may be charged by third-parties and/or the Member Mortgage Lender/Mortgage Broker.</p> <p>The Member Lenders and Mortgage Brokers have agreed to pay a fee ranging from 0.5% to 2.0% of the loan amount to Flex Mortgage in connection with a range of loan origination services provided by Flex Mortgage to the Member Lender/Mortgage Broker. The fees are paid directly to Flex Mortgage by the Member Lender/Mortgage Broker and are not billed directly to you.</p> <p>¹ The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.</p> <p>² There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.</p>
Pemberton Insurance, LLC	Homeowners' insurance policy: average of \$1,800 per year

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ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Real Estate Team is referring me/us to purchase the above-described settlement service(s) from the named service provider above and Real Estate Team and its agents may receive a financial or other benefit as a result of this referral.

Buyer's or Seller's Signature

Date

Buyer's or Seller's Signature

Date