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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 <u>not</u> 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 <u>estimated</u> 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 3rd 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

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COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
process (when providing third-party origination services), loan origination, loan pre-approval, loan structuring, processing and closing.	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 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. 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. [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. [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.
SilverLine Title & Escrow, LLC This company provides title insurance and closing services.	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

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:

AuthentiSIGN Harold K McFarling

Signature

Harold K McFarling

Print Name

07/18/26

Date

Signer 2:

AuthentiSIGN Dawn L McFarling

Signature

Dawn L McFarling

Print Name

07/20/26

Date

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