



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 each of those subsidiaries comprising the eXp Realty® brand of real estate brokerage companies (hereinafter collectively referred to as “eXp Realty”), has a business relationship with those companies listed in this Affiliated Business Arrangement 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 SUCCESS Lending, LLC (“SUCCESS Lending”) for mortgage financing. eXp World Holdings, Inc.’s wholly owned subsidiary, SUCCESS World Holdings, LLC, has an indirect 50% ownership interest in SUCCESS Lending with the other 50% owned by Kind Partners, LLC. Neither eXp World Holdings, Inc. nor any of its subsidiaries have an ownership interest in Kind Partners, LLC, which also has an ownership interest in SUCCESS Lending.

eXp Realty has a business relationship with, but no ownership interest in, America’s Preferred Home Warranty, Inc. (home warranty services), Transactly, Inc. (transaction coordination service), SkySlope, Inc. (transaction coordination services), and Young Alfred, Inc. (insurance services). As such, eXp Realty, or its affiliates, may receive financial benefits in the form of marketing fees or fees for services rendered. You are not required to perform any of the following as a condition to using any eXp Realty brokerage services: (a) obtain a home warranty, and/or obtain a home warranty from America’s Preferred Home Warranty, Inc., (b) utilize or have your real estate agent utilize transaction coordination services, and/or utilize transaction coordination services of Transactly, Inc. or SkySlope, Inc.; or (c) obtain insurance from or through Young Alfred, Inc.

SUCCESS Lending 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 SUCCESS Lending 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.

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COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
<p>SUCCESS LENDING, LLC ("SUCCESS Lending")</p> <p>This company provides various real estate mortgage loan origination activities either as a third-party originator or a mortgage broker, including loan pre-qualification, loan origination, loan pre-approval, loan structuring, processing and closing.</p>	<p>Loan Discount Fee/points¹: 0-4.00% of loan amount Administrative Fee²: \$1,250.00 Flood Fee: \$7.00 Tax Service: \$86.00 Appraisal Fee: \$525.00 Credit Report Fee: \$32.00 per borrower, unless married co-borrowers in which event it is an aggregate total of \$32.00; \$32.00 per borrower for each repulled credit report.</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.</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>

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE

I/we have read this Affiliated Business Arrangement Disclosure Statement provided by eXp Realty, and understand that eXp Realty is referring me/us to the above-described settlement service(s) and eXp Realty 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

(For Colorado Residents Only): This form has not been approved by the Colorado Real Estate Commission.