AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: <u>Brenda Pierce</u> Date: <u>06/14/2019</u>
From: COLDWELL BANKER UNITED, REALTORS

Property: If this form is being provided to you as the seller then this form refers to the property being sold. If this form is being provided to you as a buyer or prospective buyer then this form

sold. If this form is being provided to you as a buyer or prospective buyer then this form refers to any property that you may consider purchasing with the assistance of Coldwell

Banker United, Realtors.

This is to give you notice that **COLDWELL BANKER UNITED**, **REALTORS**, a subsidiary of Realogy Holdings Corp., ("Broker") is part of the NRT LLC family of real estate brokerage companies and has a business relationship with the companies listed below in this Statement. Realogy Holdings Corp. owns 100% of NRT LLC, which owns 100% of Broker. Realogy Holdings Corp. also owns 100% of each company listed below, except for (i) the mortgage lender, in which TRG Venture Partner LLC and has a 49.9% ownership interest and (ii) Ojo Labs, Inc. which Realogy Services Group LLC, a subsidiary of Realogy Holdings Corp., has a 10.2% ownership interest. Realogy Holdings Corp. also owns the franchisors of the BETTER HOMES & GARDENS® REAL ESTATE, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, ERA®, AND SOTHEBY'S INTERNATIONAL REALTY® franchise systems. Because of these relationships, Broker's referral of business to any of the companies listed below may provide Broker, Realogy Holdings Corp., NRT LLC, the franchisors owned by Realogy Holdings Corp., and/or their employees, affiliates, or any other related parties noted herein a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition of the purchase or sale of your 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.

| COMPANIES | SETTLEMENT SERVICES | ESTIMATE OF CHARGES OR RANGE OF CHARGES | |
|---|---|---|---|
| Guaranteed Rate Affinity | Loan origination fee | \$1,290 | |
| Provides a full range of residential first mortgage loan products and services. | Loan discount fee/points | 0% - 5% of loan amount | |
| | Application fee | \$150 | |
| Castle Edge Insurance Agency, Inc. Provides insurance agency services for homeowner's insurance. | Homeowner's insurance premium | \$2 - \$6 per thousand dollars of replacement cost of dwelling | |
| American Title Company of Houston, Independence Title, Independence Title Company, and Texas American | Escrow Fee (if a Fee Attorney is used, additional rates will apply) | Buyer: \$0 - \$435 Seller: \$0-\$435 | |
| Title Company | Title Policies (not including | Owner's Policy (charges based on policy | |
| Provides the title policy which insures against loss due to certain title defects. | endorsements or \$3 Guaranty Assessment Recoupment Charge) | amount): | |
| | | Up to \$100K: | \$238-\$875 |
| | | \$100,001 - \$1M: | \$875 plus 0.554% of amt. over \$100K |
| | | \$1,000,001 - \$5M: | \$5,861 plus 0.456% of of amt. over \$1M |
| | | \$5,000,001 - \$15M: | \$24,101 plus 0.376% of of amt. over \$5M |
| | esegge nælend og ge | \$15,000,001 - \$25M: | \$61,701 plus 0.267% of amt, over \$15M |
| | | Above \$25M: | \$88,401 plus 0.16% |
| | | directions that could | of amt. over \$25M |
| | La Table de la profession file | politica i grandi i seri . | |
| | April 1 of the 1 of a see See | Lender's Policy (if issued simultaneously with Owner's Policy): \$100 | |

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| COMPANIES | SETTLEMENT SERVICES | ESTIMATE OF CHARGES OR RANGE OF CHARGES | |
|--|--|--|--|
| Title Resources Guaranty Company Insures against loss due to certain title defects. | Title Policies (these fees are included in the title insurance premium of your title agent and not separately charged) | Owner's Policy (charges based on policy amount): Up to \$100K: \$238 - \$875 \$100,001 - \$1M: \$875 plus 0.554% of amt. over \$100K \$1,000,001 - \$5M: \$5,861 plus 0.456% of amt. over \$1M \$5,000,001 - \$15M: \$24,101 plus 0.376% of amt. over \$5M \$15,000,001 - \$25M: \$61,701 plus 0.267% of amt. over \$15M Above \$25M: \$88,401 plus 0.16% of amt. over \$25M Lender's Policy (if issued simultaneously with Owner's Policy): \$100 | |
| Cartus Corporation Provides relocation, assignment management & cooperative real estate brokerage services to its corporate and government clients & its network of real estate brokerage companies. | Cooperative real estate brokerage commission | The Cartus referral commission varies, but is generally paid to Cartus (a licensed real estate broker) by a real estate broker as a percentage (typically, 37.5% - 42.5%) of the real estate broker's commission on a transaction side, and may be shared by Cartus with other brokers. | |
| Other NRT LLC Real Estate Brokerage Companies and Other Franchisees In certain markets other NRT LLC subsidiaries provide real estate brokerage services under Coldwell Banker, Corcoran, CitiHabitats, Sotheby's International Realty, and ZipRealty trade names. Also note that in other markets, franchisees of Realogy Holdings Corp. subsidiaries provide real estate brokerage services as franchisees of Better Homes & Gardens, Coldwell Banker, Coldwell Banker Commercial, Century 21, ERA and Sotheby's International Realty. | Real estate brokerage commission Cooperative real estate brokerage commission | 3 – 10% of sales price of the property depending on multiple factors including type of property, transaction side, services, region and transaction structure. However, commissions vary per agreement with each customer and may be negotiated, in whole or in part, as fixed amounts, such as a fixed amount in lieu of all or part of a percentage, or an amount such as \$100 - \$1000 in addition to a percentage. In addition, referral commissions vary, but are generally paid by a real estate broker as a percentage (approximately 25% - 50%) of the real estate broker's commission on a transaction side. | |
| Ojo Labs, Inc. Provides artificial intelligence technology to validate and incubate real estate leads, i.e. digital real estate assistant, and cooperative real estate brokerage services. | Cooperative real estate brokerage commission | The Ojo referral commission will be paid to Ojo (a licensed real estate broker) by a real estate broker as a percentage (in this case, 17.5%) of the real estate broker's commission on a transaction side. | |

In addition to the affiliated business relationships described above, Broker has business arrangements with American Home Shield Corporation ("AHS") and Home Partners of America ("HPA"). While Broker, Realogy Holdings Corp., and NRT LLC, including their subsidiaries and affiliates, do not have any ownership interests in AHS or HPA, they may receive fees from AHS or HPA in return for their performance of services.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Broker is referring me/us to purchase the above-described settlement service(s) and that Broker, Realogy Holdings Corp., NRT LLC, their employees and/or subsidiaries and affiliates may receive a financial or other benefit as the result of this referral.

| - Brenda Divisa | 06/14/2019 |
|-------------------------------|------------|
| Buyer's or Seller's Signature | Date |
| Brenda Pierce | 06/14/2019 |
| Buyer's or Seller's Signature | Date |
| Jerry T Pierce | |