Affiliated Business Arrangement Disclosure

To: Adriana Canales

From:

Offerpad, LLC

Property: 21702 Manor Court Dr, Katy, TX 77449

Date: September 5, 2021

This is to give you notice that OfferPad, LLC, a wholly owned subsidiary of OfferPad, Inc. ("Offerpad") has business relationships with OfferPad Brokerage, LLC, OfferPad Brokerage CA, LLC, and Offerpad Brokerage "FL", LLC, real estate brokerages (collectively "Offerpad Brokerage"), OfferPad Home Loans, LLC ("OPHL"), a mortgage brokerage, and First American Title Company, a title insurer ("First American"), in that Offerpad wholly owns Offerpad Brokerage and has a one-half interest in OPHL (with loanDepot,com, LLC having the other one-half interest), and First American has a minority interest in Offerpad. Because of these relationships, using any one of these companies may provide Offerpad, Offerpad Brokerage, OPHL, or First American or any of their principals and affiliates a financial or other benefit.

Set forth below are the types of settlement services offered by these companies and the estimated charge or range of charges for such settlement services. You are NOT required to use and of these companies as a condition for obtaining real estate brokerage services, mortgage brokerage services, title insurance or selling or purchasing a home with Offerpad.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE YOU ARE RECEIVING THE BEST SERVICES AND RATE FOR THESE SERVICES.

Description	Range of Charges
Offerpad Brokerage	Real estate commissions vary and are paid by the seller. If Offerpad Brokerage acts as
Real Estate Brokerage Services	an agent, the commission may be paid to Offerpad Brokerage pursuant to a listing referral agreement.
<u>OPHL</u>	OPHL will not make any charges to the purchaser / borrower for its services but will
Mortgage Brokerage Services	receive compensation from the lenders to whom it brokers (including loanDepot) of approximately 2.75% - 2.85% of the loan. loanDepot does not charge the purchaser / borrower any direct fees. You will be charged certain third-party fees for an appraisal, credit reports and additional closing costs by the escrow / title company, closing attorney and lender. OPHL and/or the applicable lender will provide you with a Loan Estimate detailing credit costs and loan terms, including closing costs

First American Title Company Title insurance	Premium for title insurance is based upon the amount of insurance, the coverage requested, and other risk factors identified within the state's filed, promulgated and/or published rates. For a quote specific to your transaction, contact at ()
ACKNOWLEDGMENT I/we have read this disclosure form and understand that Offerpad is referring me/us to purchase the above described settlement service and may receive a financial or other benefit as a result of this referral. Buyer, Borrower or Seller's Signature Date	
Buyer, Borrower or Seller's Signature	Date