

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Buyer:

Seller: SWAY 2014-1 BORROWER LLC

From: Mainstay Brokerage LLC, Mainstay Brokerage Inc. and their Affiliates identified below

Property: 4210 Brightwood Dr, Houston, TX 77068

Date: 1/9/2025

This is to give you notice that Mainstay Brokerage LLC and Mainstay Brokerage Inc. (collectively, the “MS Brokerages”) have a business relationship with (i) Opendoor Labs Inc. (“Opendoor”), (ii) OS National LLC, OS National Alabama LLC, OSN Texas LLC, OSN Title Company, and OSN Escrow Inc. (collectively, the “OSN Entities”), and (iii) Mainstay National Title, LLC, a Delaware limited liability company, and Mainstay National Title Alabama LLC, an Alabama limited liability company (collectively, the “MNT Entities” and, collectively with Opendoor and the OSN Entities, the “Affiliates”).

Specifically, the MS Brokerages’ sole owner, Mainstay Labs Inc. (“MS Labs”), and OS National LLC, together, are the sole owners of MNT.

Also, Opendoor is the sole, ultimate owner of the OSN Entities, and also holds a non-controlling ownership interest in MS Labs (and, thus, an indirect interest in the MS Brokerages) and has representation on the MS Labs board of directors. Because of these relationships, this referral may provide the MS Brokerages and/or their Affiliates 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 Affiliates as a condition for the purchase, sale, or refinance of the subject property. The services of one or more of the Affiliates may not be available in the location 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.

<i>Provider and Settlement Service</i>	<i>Charge or Range of Charges</i>
MNT Entities: Title insurance for owner’s and/or lender’s coverage; settlement and closing services Owner Title Policy Premium Lender Title Policy Premium Other Endorsements Escrow/Closing Services Loan Closing Services	For a detailed quote for your home, please visit https://mainstaynationaltitlellc.com \$0 - \$5,000 \$0 - \$5,000 \$0 - \$1,000 per endorsement \$0 - \$4,000 \$0 - \$350
OSN Entities: Title insurance for owner’s and/or lender’s coverage; settlement and closing services Owner Title Policy Premium Lender Title Policy Premium Other Endorsements Escrow/Closing Services Loan Closing Services	For a detailed quote for your home, please visit osnational.com/get-a-quote \$0 - \$5,000 \$0 - \$5,000 \$0 - \$1,000 per endorsement \$0 - \$4,000 \$0 - \$350

This is an affiliated business arrangement disclosure statement. Actual services and charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits chosen, whether you are the purchaser or seller, as well as other requested terms, unusual market conditions, government regulation, property location, and similar factors. This disclosure statement does not account for fees paid or payable to third-party service providers.

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that the MS Brokerages are referring me/us to purchase the above-described settlement service(s) and they or their Affiliates may receive a financial or other benefit as the result of this referral.

SWAY 2014-1 BORROWER LLC

Seller Printed Name

Seller Printed Name

DocuSigned by:

Patrick Casteel

DB85F026C9E74E1...
Seller Signature SWAY 2014-1 BORROWER LLC
By: Patrick Casteel

Seller Signature

1/9/2025

Date

Date

I/we have read this disclosure form and understand that the MS Brokerages are referring me/us to purchase the above-described settlement service(s) and they or their Affiliates may receive a financial or other benefit as the result of this referral.

Buyer Printed Name

Buyer Printed Name

Buyer Signature

Buyer Signature

Date

Date