



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To:

From: Opendoor Labs Inc. and its affiliates identified below

Property: 2206 Hyde Ct, Creedmoor, NC 27522

Date:

This is to give you notice that Opendoor Labs Inc. (“Opendoor”) has a business relationship with (i) Opendoor Brokerage LLC, Opendoor Brokerage Inc., Open Exchange Brokerage LLC, Open Exchange Brokerage Inc., OD Homes Brokerage Inc., and Tremont Realty LLC d/b/a Opendoor Connect (collectively, the “Opendoor Brokerages”); (ii) OS National LLC, OS National Alabama LLC, OSN Texas LLC, OSN Title Company, and OSN Escrow Inc. (collectively, the “OSN Entities”); (iii) Doma Holdings, Inc. (together with its subsidiaries, “Doma”); (iv) Title Resources Guaranty Company; and (v) Roam Home, Inc. (“Roam” and collectively with the Opendoor Brokerages, OSN Entities, Doma, and Title Resources Guaranty Company, the “Affiliates”). Specifically, Opendoor is the ultimate owner of the Opendoor Brokerages and the OSN Entities, and indirectly partly owns Title Resources Guaranty Company. Additionally, (a) one member of Opendoor Technologies Inc.’s (Opendoor’s parent company) board of directors is also a member of Lennar Corporation’s board of directors, and Lennar Corporation has an indirect ownership interest in Doma, and (b) one member of Opendoor Technologies Inc.’s board of directors is also a board observer of Roam. Because of these relationships, this referral may provide Opendoor and/or its 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>
Opendoor Brokerages: Residential real estate brokerage services	
Real Estate Commission	0 - 6% of purchase price
OSN Entities: Title insurance for owner’s and/or lender’s coverage; settlement and closing services	For a detailed quote for your home, please visit osnational.com/get-a-quote
Owner Title Policy Premium	\$0 - \$5,000
Lender Title Policy Premium	\$0 - \$5,000
Other Endorsements	\$0 - \$1,000 per endorsement
Escrow/Closing Services	\$0 - \$4,000
Loan Closing Services	\$0 - \$350

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Opendoor

<i>Provider and Settlement Service</i>	<i>Charge or Range of Charges</i>
Doma: 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	 \$0 - \$5,115 \$0 - \$5,000 \$0 - \$500 per endorsement \$0 - \$3,100
Title Resources Guaranty Company: Title insurance coverage Title Policy Premium	 \$0 - \$6,144
Roam: Mortgage assumption and seller financing services Real Estate Commission	 1% of purchase price
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 Opendoor and/or its Affiliates are referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Printed Name

Printed Name

Signature

Signature

Date

Date