

# Affiliated Business Arrangement Disclosure Statement Notice

To:

From: Higher Tech Realty, LLC dba Mark Spain Real Estate

Property:

This is to give you notice that Mark Spain Real Estate (licensed as Higher Tech Realty, LLC dba Mark Spain Real Estate) including its subsidiaries and affiliates (hereafter referred to as "Broker") has a business relationship with the following: (i) Evergreen Title Company, L.L.C. (ii) Nine Street Mortgagee, LLC. The business relationship exists with Evergreen Title Company, L.L.C. because Broker is the owner of Evergreen Georgia Holdings, LLC, a 50% owner of Evergreen Title Company LLC. The other 50% ownership interest in Evergreen Title Company, L.L.C. is held by the law firm of Weissman P.C. The Business relationship exists with Evergreen Settlement Services, LLC because the broker is the owner of 100% of the settlement/title agency. Also, the foregoing companies at (ii) through (vi) have affiliated business arrangements with the Company. Because of these relationships, this referral may provide Broker, its affiliates and their owners, officers, and employees 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 for the purchase, sale or refinance of the subject property or settlement of your loan.

**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.**

| Service Provider                                                                                | Service Provided               | Charge or Range of Charges                                                                                                                      |                         |
|-------------------------------------------------------------------------------------------------|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Evergreen Title Company, L.L.C.<br>Georgia & North Carolina                                     | Lender's/Owner Title Insurance | Per published rate having an initial range of \$2.50-\$4.20 per thousand, with these rates diminishing as loan values and sales price increase. |                         |
|                                                                                                 | Title Commitment Fee           | \$75.00                                                                                                                                         |                         |
| Evergreen Settlement Services,<br>L.L.C. Florida                                                | Owner's Title Insurance        | <b>Policy Amount</b>                                                                                                                            | <b>Rate per \$1,000</b> |
|                                                                                                 |                                | Up to \$100,000                                                                                                                                 | \$5.75                  |
|                                                                                                 |                                | \$100,001-\$1,000,000,add                                                                                                                       | \$5.00                  |
|                                                                                                 |                                | \$1,000,001-\$5,000,000,add                                                                                                                     | \$2.50                  |
|                                                                                                 |                                | \$5,000,001-\$10,000,000,add                                                                                                                    | \$2.35                  |
|                                                                                                 | Seller's Examination           | \$85.00                                                                                                                                         |                         |
|                                                                                                 | Lender's Policy                | \$250.00                                                                                                                                        |                         |
|                                                                                                 | Lender's Endorsement           | \$50.00                                                                                                                                         |                         |
| Evergreen Settlement Services,<br>L.L.C. Tennessee                                              | Owner's Title Insurance        | <b>Policy Amount</b>                                                                                                                            | <b>Rate per \$1,000</b> |
|                                                                                                 |                                | Up to \$50,000                                                                                                                                  | \$4.73                  |
|                                                                                                 |                                | \$50,001-\$100,000,add                                                                                                                          | \$3.94                  |
|                                                                                                 |                                | \$100,001-\$1,000,000,add                                                                                                                       | \$2.78                  |
|                                                                                                 |                                | \$1,000,001-\$5,000,000,add                                                                                                                     | \$2.21                  |
|                                                                                                 |                                | \$5,000,001-10,000,000                                                                                                                          | \$1.68                  |
|                                                                                                 | Simultaneous Loan Policy       | \$200.00                                                                                                                                        |                         |
|                                                                                                 | Seller's Closing Fee           | \$545                                                                                                                                           |                         |
|                                                                                                 | Buyer's Closing Fee            | \$545                                                                                                                                           |                         |
|                                                                                                 | Closing Protection Ltr.        | \$50                                                                                                                                            |                         |
|                                                                                                 | Search Fee                     | \$80-\$350                                                                                                                                      |                         |
| Evergreen Settlement Services,<br>L.L.C. D/B/A Evergreen Premier<br>Title Agency North Carolina | Owner's Title Insurance        | <b>Policy Amount</b>                                                                                                                            | <b>Rate per \$1,000</b> |
|                                                                                                 |                                | Up to \$100,000                                                                                                                                 | \$2.54                  |
|                                                                                                 |                                | \$100,001-\$500,000,add                                                                                                                         | \$1.98                  |
|                                                                                                 |                                | \$500,001-\$2,000,000,add                                                                                                                       | \$1.29                  |
|                                                                                                 |                                | \$2,000,001-\$7,000,000,add                                                                                                                     | \$0.99                  |
|                                                                                                 |                                | \$7,000,001 and above, add                                                                                                                      | \$0.69                  |
|                                                                                                 | Simultaneous Loan Policy       | \$26.00                                                                                                                                         |                         |
|                                                                                                 | Commitment Fee                 | \$15.00                                                                                                                                         |                         |

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|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| Evergreen Settlement Services,<br>L.L.C. D/B/A Evergreen Premier<br>Title Agency South Carolina | Owner's Title Insurance                                                  | <b>Policy Amount</b><br>Up to \$50,000<br>\$50,001-\$100,000, add<br>\$100,001-\$500,000,add<br>\$500,001-\$5,000,000,add<br>Over \$5,000,000,add                                   | <b>Rate per \$1,000</b><br>\$3.60<br>\$3.00<br>\$2.10<br>\$1.80<br>\$1.20                                                                                       |  |  |
|                                                                                                 | Simultaneous Loan Policy                                                 | \$100.00                                                                                                                                                                            |                                                                                                                                                                 |  |  |
|                                                                                                 | Commitment Fee                                                           | \$100.00                                                                                                                                                                            |                                                                                                                                                                 |  |  |
|                                                                                                 | Owner's Title Insurance                                                  | <b>Policy Amount</b><br>Up to \$100,000<br>\$100,001-\$500,000,add<br>\$500,001-\$1,000,000,add<br>Over \$1,000,000,add                                                             | <b>Rate per \$1,000</b><br>\$4.70<br>\$2.10<br>\$3.35<br>\$3.00                                                                                                 |  |  |
|                                                                                                 | Simultaneous Loan Policy                                                 | \$200.00                                                                                                                                                                            |                                                                                                                                                                 |  |  |
|                                                                                                 | Closing Protection Letter                                                | \$50.00                                                                                                                                                                             |                                                                                                                                                                 |  |  |
|                                                                                                 | Title Examination                                                        | \$225.00                                                                                                                                                                            |                                                                                                                                                                 |  |  |
| Evergreen Settlement Services,<br>L.L.C Texas                                                   | Title Update                                                             | \$100.00                                                                                                                                                                            |                                                                                                                                                                 |  |  |
|                                                                                                 | Owner's Title Insurance                                                  | <b>Policy Amount</b><br>\$25,000 to \$100,000<br><br>\$100,001 to \$1,000,000<br>\$1,000,001 to \$5,000,000                                                                         | <b>Rate per \$1,000</b><br>\$328 to \$832<br><br><b>Subtract</b> <b>Multiply</b> <b>ADD</b><br>\$100,000    .00527    \$832<br>\$1,000,000    .00433    \$5,575 |  |  |
|                                                                                                 | Simultaneous Loan Policy                                                 | \$100                                                                                                                                                                               |                                                                                                                                                                 |  |  |
|                                                                                                 | Seller's Closing Fee                                                     | \$475-\$650                                                                                                                                                                         |                                                                                                                                                                 |  |  |
|                                                                                                 | Buyer's Closing Fee                                                      | \$475-\$650                                                                                                                                                                         |                                                                                                                                                                 |  |  |
|                                                                                                 | Closing Protection Ltr.                                                  | \$25                                                                                                                                                                                |                                                                                                                                                                 |  |  |
|                                                                                                 | Attorney's Fee                                                           | \$550.00 - \$850.00                                                                                                                                                                 |                                                                                                                                                                 |  |  |
| White Street Mortgage, LLC                                                                      | Title Examination                                                        | \$175.00 - \$350.00                                                                                                                                                                 |                                                                                                                                                                 |  |  |
| Nine Street Mortgage, LLC                                                                       | Origination, processing, and<br>funding of residential mortgage<br>loans | \$2,218.00 - \$2,268.00                                                                                                                                                             |                                                                                                                                                                 |  |  |
| Nine Street Insurance, LLC                                                                      | Homeowners Insurance Premium                                             | The premium for insurance is based upon the amount of insurance, coverage requested, and other risk factors identified within the states filed, promulgated and/or published rates. |                                                                                                                                                                 |  |  |
| O'Kelley & Sorohan, Attorneys at<br>Law, LLC                                                    | Settlement Fee<br>Post-Closing Fee<br>e-Recording and Handling Fee       | \$895 – residential only<br>\$95 – residential only<br>\$30 – residential only                                                                                                      |                                                                                                                                                                 |  |  |

## **ACKNOWLEDGEMENT**

I/we have read this disclosure form and understand that the Broker is referring me/us to purchase the above-described settlement services and that any such referral may provide the Broker, its affiliates, and their owners, officers, and employees with a financial or other benefit.

Magdalena Santillan 7/27/25

Signature \_\_\_\_\_ Date \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_