

Affiliated Business Arrangement Disclosure Statement Notice

To: *Charles + Teresa Culbertson*
 From: Higher Tech Realty, LLC dba Mark Spain Real Estate
 Property: *124 Wall Creek Dr, Raleigh NC 27571*

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. 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, L.L.C. Florida	Owner's Title Insurance	Policy Amount Up to \$100,000	Rate per \$1,000 \$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	\$2.25
	Seller's Examination	\$125.00	
	Lender's Policy	\$350.00	
	Lender's Endorsement	\$75.00	
Seller's Closing Fee	\$595.00		
Buyer's Closing Fee	\$650.00		
Evergreen Settlement Services, L.L.C. Tennessee	Owner's Title Insurance	Policy Amount Up to \$50,000	Rate per \$1,000 \$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, L.L.C. D/B/A Evergreen Premier Title Agency North Carolina	Owner's Title Insurance	Policy Amount Up to \$100,000	Rate per \$1,000 \$2.78
		\$100,001-\$500,000,add	\$2.17
		\$500,001-\$2,000,000,add	\$1.41
		\$2,000,001-\$7,000,000,add	\$1.08
		\$7,000,001 and above, add	\$0.75
	Simultaneous Loan Policy	\$26.00	
	Commitment Fee	\$15.00	

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Evergreen Settlement Services, L.L.C. D/B/A Evergreen Premier Title Agency South Carolina	Owner's Title Insurance	Policy Amount Up to \$50,000 \$50,001-\$100,000, add \$100,001-\$500,000,add \$500,001-\$5,000,000,add Over \$5,000,000,add	Rate per \$1,000 \$4.32 \$3.60 \$2.52 \$2.16 \$1.44		
	Simultaneous Loan Policy	\$100.00			
	Commitment Fee	\$100.00			
	Owner's Title Insurance	Policy Amount Up to \$100,000 \$100,001-\$500,000,add \$500,001-\$1,000,000,add Over \$1,000,000,add	Rate per \$1,000 \$6.60 \$5.55 \$4.50 Call for quote		
	Simultaneous Loan Policy	\$200.00			
	Closing Protection Letter	\$50.00			
Evergreen Settlement Services, L.L.C Texas	Title Examination	\$225.00			
	Title Update	\$100.00			
	Owner's Title Insurance	Policy Amount \$25,000 to \$100,000 \$100,001 to \$1,000,000 \$1,000,001 to \$5,000,000	Rate per \$1,000 \$328 to \$832 Subtract Multiply ADD \$100,000 .00527 \$832 \$1,000,000 .00433 \$5,575		
	Simultaneous Loan Policy	\$100			
	Seller's Closing Fee	\$475-\$650			
	Buyer's Closing Fee	\$475-\$650			
Pacific Law Group	Closing Protection Ltr.	\$25			
	Attorney's Fee	\$450.00-850.00			
	E-Recording Fee	\$10.00			
	Document Storage	\$40.00			
Nine Street Mortgage, LLC	Post Closing Fee	\$95.00			
	Origination, processing, and funding of residential mortgage 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 Law, LLC	Settlement Fee	\$895 – residential only			
	Post-Closing Fee	\$95 – residential only			
	e-Recording and Handling Fee	\$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.

owners, officers, and employees with a financial interest in the company.

Chad A. D. 11-2-2026
Signature Date

Signature James A. Culbertson Date 4-22-2020

Signature _____ Date _____

Signature _____

Date _____