

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.

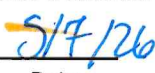
Service Provider	Service Provided	Charge or Range of Charges	
Evergreen Title Company, L.L.C. Georgia & North Carolina	Lender's/Owner Title Insurance	Per published rate having an initial range of \$2.50-\$4.20 per thousand, with these rates diminishing as loan values and sales price increase. \$75.00	
	Title Commitment Fee		
Evergreen Settlement Services, L.L.C. Florida	Owner's Title Insurance	Policy Amount	Rate per \$1,000
		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	\$2.25
	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	Rate per \$1,000
		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, L.L.C. D/B/A Evergreen Premier Title Agency North Carolina	Owner's Title Insurance	Policy Amount	Rate per \$1,000
		Up to \$100,000	\$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 Commitment Fee	\$100.00 \$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 Closing Protection Letter Title Examination Title Update	\$200.00 \$50.00 \$225.00 \$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 Seller's Closing Fee Buyer's Closing Fee Closing Protection Ltr.	\$100 \$475-\$650 \$475-\$650 \$25			
Pacific Law Group	Attorney's Fee E-Recording Fee Document Storage Post Closing Fee	\$450.00-850.00 \$10.00 \$40.00 \$95.00			
Nine Street Mortgage, LLC	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 Post-Closing Fee e-Recording and Handling Fee	\$895 – residential only \$95 – residential only \$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.

Signature

Date

Signature

Date

Signature

Date

Signature

Date