Opendoor

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To:
From: Opendoor Labs Inc. and its affiliates identified below
Property: 4117 White Pine Dr, Raleigh, NC 27612
Date:

This is to give you notice that Opendoor Labs Inc. ("Opendoor") has a business relationship with (i) Opendoor Brokerage LLC, Opendoor 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) Opendoor Home Loans LLC ("Opendoor Home Loans"); (iv) Title Resources Guaranty Company; (v) Mainstay Brokerage LLC and Mainstay Brokerage Inc. (collectively, the "Mainstay Brokerages"); and (vi) Mainstay National Title LLC and Mainstay National Title Alabama LLC (together, the "Mainstay National Entities" and collectively with the Opendoor Brokerages, OSN Entities, Opendoor Home Loans, Title Resources Guaranty Company, and Mainstay Brokerages, the "Affiliates"). Specifically, Opendoor is the ultimate owner of the Opendoor Brokerages, the OSN Entities, and Opendoor Home Loans, and is an indirect, partial owner of Title Resources Guaranty Company, the Mainstay Brokerages, and the Mainstay National Entities. Additionally, Lennar Corporation has an indirect ownership interest in Title Resources Guaranty Company. 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.

Provider and Settlement Service	***Charge or Range of Charges***
Opendoor Brokerages and Mainstay Brokerages: Residential real estate brokerage services Real Estate Fees	***BROKERAGE FEES ARE NOT SET BY LAW AND ARE FULLY NEGOTIABLE*** 0 - 6% of purchase price
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

{continued on next page}

Opendoor

Provider and Settlement Service	*Charge or Range of Charges*
Opendoor Home Loans: Loan origination	0-2% of loan amount
Title Resources Guaranty Company: 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 - $5,000 $0 - $5,000 $0 - $1,000 per endorsement $0 - $4,000
Mainstay National 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
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

Opendoor Addendum

This **ADDENDUM** ("Addendum") modifies the **PURCHASE AND SALE CONTRACT** (the "Contract") dated ___________ between Seller and Buyer (collectively, the "Parties") with respect to the real property commonly known as 4117 White Pine Dr, Raleigh, NC 27612 (hereinafter, "Property"). Capitalized terms used but not defined in this Addendum have the meaning given to them in the Contract. In the event of any conflict with the terms in the Contract, the terms of this Addendum shall control to the full extent permitted by law.

1. DUE DILIGENCE FEE PROVISIONS

The second line of Section 1(d) of the Contract (entitled "Purchase Price") is amended as follows: The words "to Seller" are deleted and replaced with the following: "to Escrow Agent named in 1(i) for the benefit of Seller."

The first line of Section 1(l) of the Contract (entitled "Due Diligence Fee") is amended as follows: The words "to Seller" are deleted and replaced with the following: "to Escrow Agent for the benefit of Seller."

2. DISBURSEMENTS

The Parties agree to release Escrow Agent from any and all claims related to disbursements authorized by the foregoing sections of this Addendum.

3. REPRESENTATION

Seller is represented by Opendoor Brokerage LLC ("Opendoor Brokerage"), a subsidiary of Opendoor Labs Inc. and an affiliate of Seller, in this transaction. Buyer understands and agrees that Opendoor Brokerage has NO BROKERAGE RELATIONSHIP with the Buyer.

Some of the employees of Seller or its affiliates, including Seller's authorized signer, may be licensed real estate agents, brokers, or salespeople in the State where the Property is located.

If Buyer changes representation after the execution of this Addendum, it may impact the promotions for which Buyer is eligible. Promotion terms and conditions are located at opendoor.com/terms.

4. SECURITY SYSTEM, LOCK, AND KEYS

The Parties agree that the security system and electronic door lock do not convey. The electronic lock will be replaced with a standard door lock before close. At closing, Seller will provide one working key for the front door and, if applicable, one for the rear door. Any other keys, fobs, remotes, cards, or codes in Seller's possession will be delivered as a courtesy only, with no representations or warranties as to their existence or functionality. Buyer is solely responsible, at its expense, for any rekeying, key replacement, or key activation after closing.

5. AFFILIATED BUSINESS DISCLOSURE

Buyer agrees to review and sign the Affiliated Business Arrangement Disclosure provided by Seller.

6. EXPIRATIONS

For any expiration date or deadline in the Contract that ends on a Saturday, Sunday, or state or national holiday, the date will be automatically extended to 5:00 p.m. the next business day.

7. EXTENSIONS

The Parties agree that time is of the essence and expressly waive any provisions in the Contract that grant either party the right to unilaterally change any previously agreed upon date. All extensions shall be by mutual written agreement between the Parties.

8. ASSIGNABILITY

The Contract may not be assigned by Buyer unless (a) the transfer of Buyer's interest in the Contract is to an entity in which Buyer holds a legal interest, such as a partnership, trust, limited liability company, or corporation or (b) Seller provides prior written consent. Any such assignment will not release Buyer of its obligations to Seller.

9. BREACH AND REMEDY

If Buyer is in breach of the Contract, Seller's only remedy is to cancel the Contract and receive the earnest money, thereby releasing both Parties from the Contract.

If Seller is in breach of the Contract, Buyer's only remedy is to cancel the Contract and receive the earnest money, thereby releasing both Parties from the Contract.

10. SOLAR ENERGY SYSTEM (IF ANY)

If applicable, any solar energy system (including all related panels, accessories, and equipment) present on the Property is sold ***AS-IS***. The Seller makes no warranties or guarantees regarding the functionality, efficiency, or condition of any solar energy system.

11. ENCROACHMENTS

Buyer and Seller agree that any minor encroachment(s) discovered due to property survey or other means will be accepted by the Buyer. Seller will not be responsible for correcting or funding or pursuing an encroachment agreement with neighbor(s). A minor encroachment is defined as a sidewalk, driveway, carport, gazebo, raised bed, fence, shed, arbor, trellis, play set or similar that encroaches onto the subject property or an abutting property 18 inches or less.

12. CLOSING ATTORNEY

Closing documents will be prepared by Hankin & Pack Law PLLC ("Closing Attorney") and the closing will occur at Closing Attorney's office. Buyer may retain legal counsel of Buyer's choice to review documents and provide Buyer with legal advice.

Brad Bonney 08/26/2026
Seller Signature Date

authorized signer on behalf of Opendoor Property Trust I

Buyer Signature Date

Buyer Signature Date

EQUAL HOUSING OPPORTUNITY

LEAD-BASED PAINT OR LEAD-BASED PAINT HAZARD ADDENDUM

Property: 4117 White Pine Dr, Raleigh, NC 27612

Seller: Opendoor Property Trust I

Buyer: ______

This Addendum is attached to and made a part of the Offer to Purchase and Contract ("Contract") between Seller and Buyer for the Property.

During the Due Diligence Period, Buyer shall have the right to obtain a risk assessment or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards* at Buyer's expense. Buyer may waive the right to obtain a risk assessment or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards at any time without cause.

***Intact lead-based paint that is in good condition is not necessarily a hazard. See EPA pamphlet "Protect Your Family From Lead in Your Home" for more information.**

Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards

Lead Warning Statement
Every Buyer of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based hazards is recommended prior to purchase.

Seller's Disclosure (initial)

BB (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
- ☐ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
  ______
- ☑ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

BB (b) Records and reports available to the Seller (check one)
- ☐ Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).
  ______
- ☑ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgement (initial)

______ (c) Buyer acknowledges receipt of Seller's statement set forth in (a) above, and copies of the records/reports listed in (b) above, if any.

______ (d) Buyer has received the pamphlet *Protect Your Family from Lead in Your Home.*

______ (e) Buyer (check one below):
- ☐ Accepts the opportunity during the Due Diligence Period to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
- ☐ Waives the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

This form jointly approved by:
North Carolina Bar Association's Real Property Section
North Carolina Association of REALTORS®, Inc.

REALTOR® EQUAL HOUSING OPPORTUNITY

STANDARD FORM 2A9-T
Revised 7/2021

Buyer Initials ______ ______ Seller Initials BB ______

Agent's Acknowledgment (initial)

______ (f) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

IN THE EVENT OF A CONFLICT BETWEEN THIS ADDENDUM AND THE CONTRACT, THIS ADDENDUM SHALL CONTROL, EXCEPT THAT IN THE CASE OF SUCH A CONFLICT AS TO THE DESCRIPTION OF THE PROPERTY OR THE IDENTITY OF THE BUYER OR SELLER, THE CONTRACT SHALL CONTROL.

THE NORTH CAROLINA ASSOCIATION OF REALTORS®, INC. AND THE NORTH CAROLINA BAR ASSOCIATION MAKE NO REPRESENTATION AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION OF THIS FORM IN ANY SPECIFIC TRANSACTION. IF YOU DO NOT UNDERSTAND THIS FORM OR FEEL THAT IT DOES NOT PROVIDE FOR YOUR LEGAL NEEDS, YOU SHOULD CONSULT A NORTH CAROLINA REAL ESTATE ATTORNEY BEFORE YOU SIGN IT.

Date: ______________________ Date: ______________________

Buyer: ______________________ Seller: ______________________

Date: ______________________ Date: ______________________

Buyer: ______________________ Seller: ______________________

Entity Buyer:
____
(Name of LLC/Corporation/Partnership/Trust/etc.)

By: ______________________

Name: ______________________
Print Name

Title: ______________________

Date: ______________________

Entity Seller:
Opendoor Property Trust I
(Name of LLC/Corporation/Partnership/Trust/etc.)

By: Brad Bonney

Name: Brad Bonney
Print Name

Title: Authorized Signatory

Date: 08/26/2026

Selling Agent: ______________________

Date: ______________________

Listing Agent: ______________________

Date: ______________________

STATE OF NORTH CAROLINA
MINERAL AND OIL AND GAS RIGHTS MANDATORY DISCLOSURE STATEMENT

Instructions to Property Owners

1. The Residential Property Disclosure Act (G.S. 47E) ("Disclosure Act") requires owners of certain residential real estate such as single-family homes, individual condominiums, townhouses, and the like, and buildings with up to four dwelling units, to furnish purchasers a Mineral and Oil and Gas Rights Disclosure Statement ("Disclosure Statement"). This form is the only one approved for this purpose.
2. A disclosure statement is not required for some transactions. For a complete list of exemptions, see G.S. 47E-2(a). **A DISCLOSURE STATEMENT IS REQUIRED FOR THE TRANSFERS IDENTIFIED IN G.S. 47E-2(b),** including transfers involving the first sale of a dwelling never inhabited, lease with option to purchase contracts where the lessee occupies or intends to occupy the dwelling, and transfers between parties when both parties agree not to provide the Residential Property and Owner's Association Disclosure Statement.
3. You must respond to each of the following by placing a check √ in the appropriate box.

MINERAL AND OIL AND GAS RIGHTS DISCLOSURE

Mineral rights and/or oil and gas rights can be severed from the title to real property by conveyance (deed) of the mineral rights and/or oil and gas rights from the owner or by reservation of the mineral rights and/or oil and gas rights by the owner. If mineral rights and/or oil and gas rights are or will be severed from the property, the owner of those rights may have the perpetual right to drill, mine, explore, and remove any of the subsurface mineral and/or oil or gas resources on or from the property either directly from the surface of the property or from a nearby location. With regard to the severance of mineral rights and/or oil and gas rights, Seller makes the following disclosures:

		Yes	No	No Representation
________ Buyer Initials	**1. Mineral rights were severed from the property by a previous owner.**	☐	☐	☑
________ Buyer Initials	**2. Seller has severed the mineral rights from the property.**	☐	☑	
________ Buyer Initials	**3. Seller intends to sever the mineral rights from the property prior to transfer of title to the Buyer.**	☐	☑	
________ Buyer Initials	**4. Oil and gas rights were severed from the property by a previous owner.**	☐	☐	☑
________ Buyer Initials	**5. Seller has severed the oil and gas rights from the property.**	☐	☑	
________ Buyer Initials	**6. Seller intends to sever the oil and gas rights from the property prior to transfer of title to Buyer.**	☐	☑	

Note to Purchasers

If the owner does not give you a Mineral and Oil and Gas Rights Disclosure Statement by the time you make your offer to purchase the property, or exercise an option to purchase the property pursuant to a lease with an option to purchase, you may under certain conditions cancel any resulting contract without penalty to you as the purchaser. To cancel the contract, you must personally deliver or mail written notice of your decision to cancel to the owner or the owner's agent within three calendar days following your receipt of this Disclosure Statement, or three calendar days following the date of the contract, whichever occurs first. However, in no event does the Disclosure Act permit you to cancel a contract after settlement of the transaction or (in the case of a sale or exchange) after you have occupied the property, whichever occurs first.

Property Address: 4117 White Pine Dr, Raleigh, NC 27612

Owner's Name(s): Opendoor Property Trust I

Owner(s) acknowledge having examined this Disclosure Statement before signing and that all information is true and correct as of the date signed.

Owner Signature: Brad Bonney authorized signer on behalf of Opendoor Property Trust I Date 08/26/2026

Owner Signature:________________________ Date ________, ____

Purchaser(s) acknowledge receipt of a copy of this Disclosure Statement; that they have examined it before signing; that they understand that this is not a warranty by owner or owner's agent; and that the representations are made by the owner and not the owner's agent(s) or subagent(s).

Purchaser Signature:________________________ Date ________, ____

Purchaser Signature:________________________ Date ________, ____

100 DAY COVERAGE INCLUDED WITH YOUR NEW HOME
IN PARTNERSHIP WITH Opendoor

Welcome to a new age of home warranty.

Armadillo

100 DAY COVERAGE

Per Claim Service Fee	$125	Annual Max Coverage	$1,500

Covered Products	Limits
HVAC - Air Conditioning & Heating	$1,000
Plumbing System	$750
Electrical System	$750
Dishwasher	$500
Range/Oven/Cooktop	$500
Washer & Dryer	$500
Built-In Microwave	$500
Water Heater	$400
Refrigerator	$250

This plan must be activated within 7 days of your property's close date.

After 100 days from the close date, unless canceled, coverage converts to market leading monthly plan with more products covered at higher limits.

Click or Use QR Code to Activate Plan

Unprecedented experience for you

We took a simple truth that dealing with the stuff that breaks in your home should be hassle-free. Armadillo is a technology company that makes requesting a repair and resolving the issue streamlined, easy, and at your fingertips.