

Affiliated Business Arrangement Disclosure Statement Notice

To: David A Baird
Emily Campbell Baird
From: Higher Tech Realty, LLC dba Mark Spain Real Estate
Property: 2950 Trailwood Pine Lane, Unit 104, Raleigh, NC 27603
Date: 07/23/26

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 Settlement Services, LLC; (ii) Nine Street Mortgage, LLC; (iii) Nine Street Insurance, LLC; and (iv) Keyvera, LLC. Specifically, Broker is the owner of 100% of Evergreen Settlement Services, LLC, Nine Street Mortgage, LLC, and Nine Street Insurance, LLC. Broker also owns 50% of Keyvera, LLC. While Keyvera, LLC is not a settlement service provider, it may make referrals to Broker and Evergreen Settlement Services, LLC in connection with the sale of residential properties. 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 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	
Evergreen Settlement Services, L.L.C. Tennessee	Lender's Endorsement	\$75.00	
	Seller's Closing Fee	\$595.00	
	Buyer's Closing Fee	\$650.00	
	Owner's Title Insurance	Policy Amount	Rate per \$1,000
		Up to \$50,000	\$5.06
		\$50,001-\$100,000,add	\$4.22
		\$100,001-\$1,000,000,add	\$2.97
	All counties except Davidson, Rutherford, Hamilton, Knox, Williamson, Shelby, Sumner and Montgomery	\$1,000,001-\$5,000,000,add	\$2.36
		\$5,000,001-10,000,000	\$1.80
	For Montgomery, Rutherford, Sumner and Williamson Counties	First \$1,000 of liability	\$225.00
		Over \$1,000 and up to \$100,000	\$7.31
		Over \$100,000 and up to \$500,000	\$5.39
		Over \$500,000 and up to \$1,000,000	\$3.54
		Over \$1,000,000 and up to \$5,000,000	\$2.36
	Simultaneous Loan Policy	\$225.00	
	Seller's Closing Fee	\$545.00	
	Buyer's Closing Fee	\$545.00	
	Closing Protection Ltr.	\$50.00	
	Search Fee	\$80.00-\$350.00	

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.

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