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Affiliated Business Arrangement Disclosure Statement Notice

To: John Paccio Adrianna L. Paccio
From: Higher Tech Realty, LLC dba Mark Spain Real Estate
Property: 813 Vestavia Woods DrRaleigh, NC 27615-4606
Date: 10/16/2026

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 Mortgagee, 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	
	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	$5.06
	All counties except Davidson, Rutherford, Hamilton, Knox, Williamson, Shelby, Sumner and Montgomery	$50,001-$100,000,add	$4.22
		$100,001-$1,000,000,add	$2.97
		$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	

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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
Evergreen Settlement Services, L.L.C. D/B/A Evergreen Premier Title Agency South Carolina	Owner's Title Insurance	**Policy Amount** **Rate per $1,000** Up to $50,000 $4.32 $50,001-$100,000, add $3.60 $100,001-$500,000,add $2.52 $500,001-$5,000,000,add $2.16 Over $5,000,000,add $1.44
	Simultaneous Loan Policy	$100.00
	Commitment Fee	$100.00
Evergreen Settlement Services, L.L.C. D/B/A Evergreen Premier Title Agency Georgia	Owner's Title Insurance	**Policy Amount** **Rate per $1,000** Up to $100,000 $6.60 $100,001-$500,000,add $5.55 $500,001-$1,000,000,add $4.50 Over $1,000,000,add Call for quote
	Simultaneous Loan Policy	$200.00
	Closing Protection Letter	$50.00
	Title Examination	$225.00
	Title Update	$100.00
Evergreen Settlement Services, L.L.C Texas	Owner's Title Insurance	**Policy Amount** **Rate per $1,000** $25,000 to $100,000 $328 to $832 **Subtract Multiply ADD** $100,001 to $1,000,000 $100,000 .00527 $832 $1,000,001 to $5,000,000 $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
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.
Keyvera, LLC	Program Fee	5-8% of sales price

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.

Buyer/Seller: Signed by: John Paccio 5B39C806B231458... Date: 10/16/2026

Buyer/Seller: Signed by: Adrianna L. Paccio 967F190F9FC84D1... Date: 10/16/2026