Opendoor

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To:
From: Opendoor Labs Inc. and its affiliates identified below
Property: 5420 Kincross Ct, Raleigh, NC 27610
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	***BROKERAGE FEES ARE NOT SET BY LAW AND ARE FULLY NEGOTIABLE***
Real Estate Fees	0 - 6% of purchase price
OSN Entities: Title insurance for owner's and/or lender's coverage; settlement and closing services	For a detailed quote for your home, please visit osnational.com/get-a-quote
Owner Title Policy Premium	$0 - $5,000
Lender Title Policy Premium	$0 - $5,000
Other Endorsements	$0 - $1,000 per endorsement
Escrow/Closing Services	$0 - $4,000
Loan Closing Services	$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	$0 - $5,000
Lender Title Policy Premium	$0 - $5,000
Other Endorsements	$0 - $1,000 per endorsement
Escrow/Closing Services	$0 - $4,000
Mainstay National Entities: Title insurance for owner's and/or lender's coverage; settlement and closing services	For a detailed quote for your home, please visit https://mainstaynationaltitlellc.com
Owner Title Policy Premium	$0 - $5,000
Lender Title Policy Premium	$0 - $5,000
Other Endorsements	$0 - $1,000 per endorsement
Escrow/Closing Services	$0 - $4,000
Loan Closing Services	$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

We're excited you have chosen to work with Opendoor!

Please sign below to agree to Opendoor's Terms of Service and Privacy Policy. Full terms can be found here:

https://www.opendoor.com/terms

https://www.opendoor.com/privacy

_____
SIGNATURE

_____ _____
FULL NAME **DATE**

_____
SIGNATURE

_____ _____
FULL NAME **DATE**

EQUAL HOUSING OPPORTUNITY

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 5420 Kincross Ct, Raleigh, NC 27610 (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.

EQUAL HOUSING OPPORTUNITY

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 10/06/2026

Seller Signature Date

authorized signer on behalf of Opendoor Property Trust I

Buyer Signature Date

Buyer Signature Date

EQUAL HOUSING OPPORTUNITY

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: 5420 Kincross Ct, Raleigh, NC 27610

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 10/06/2026

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.



Home warranty products and services are offered and provided solely by Armadillo Home Solutions. Opendoor may receive a benefit in connection with these sales.