



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

TO: Consumer(s)
FROM: eXp Realty
PROPERTY: 2270 Palazza Dr, 72, Sarasota, FL 34238
DATE: _____

This is to give you notice that eXp World Holdings, Inc., the parent corporation of each of those subsidiaries comprising the eXp Realty® brand of real estate brokerage companies¹ (hereinafter collectively referred to as “**eXp Realty**”), has a business relationship with the following companies listed below:

- **SUCCESS Lending, LLC (“SUCCESS Lending”)** for mortgage loan financing: eXp Realty has an indirect ownership interest in SUCCESS Lending and a business relationship with Kind Partners, LLC, a wholly owned subsidiary of Kind Lending, LLC (hereinafter collectively referred to as “**Kind**”). eXp World Holdings, Inc.’s wholly owned subsidiary, SUCCESS World Holdings, LLC, owns 50% of SUCCESS Lending. Kind also owns 50% of SUCCESS Lending. Because of this relationship, a referral to SUCCESS Lending may provide eXp Realty and Kind, and its and their owners, affiliates, and employees, with a financial or other benefit.
- **Citrus Closing Group Tampa, LLC (“Citrus Closing Group”)** for title services related to Florida properties: eXp Realty has an indirect ownership interest in Citrus Closing Group. Specifically, eXp World Holdings, Inc.’s wholly owned subsidiary, Opportunity Garden, Inc., has a 12.5% ownership interest in Citrus Closing Group. Because of these relationships, a referral to Citrus Closing Group may provide eXp Realty, and its owners, affiliates, and employees, with a financial or other benefit.
- eXp Realty has a business relationship with, but no ownership interest in, America’s Preferred Home Warranty, Inc. (home warranty services), SkySlope, Inc. (real estate transaction coordination services), Curbio (real estate renovation services), Roam Transaction Coordination Services (real estate transaction coordination services), Sellers Shield (real estate legal protection plan), and Utility Connect (home services concierge). Because of these relationships, eXp Realty, and its owners, affiliates, and employees may receive financial or other benefits.

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 settlement of your loan, or purchase, sale, financing or refinance 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.**

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
SUCCESS LENDING, LLC This company provides various real estate mortgage loan origination activities either as a third-party originator or a mortgage broker,	Loan Discount Fee/points ¹ : 0-4.00% of loan amount Administrative Fee ² : \$1,559.00 Flood Fee: \$6.50 Tax Service: \$86.00 Appraisal Fee: \$625.00

¹ eXp Realty, LLC (in all states except those that follow); eXp Realty of California, Inc. (in California); eXp Realty of Northern California, Inc. (in northern California); eXp Realty of Greater Los Angeles, Inc. (in central California); eXp Realty of Southern California, Inc. (in southern California); eXp Realty North, LLC (in N. Dakota, Minnesota, and portions of New York, except as further qualified); eXp Realty of Connecticut, LLC (in Connecticut, and Brooklyn, New York); and eXp Realty Associates, LLC (in Brooklyn, mid-town, and downtown, New York City).



COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES																						
including loan pre-qualification, loan origination, loan pre-approval, loan structuring, processing and closing. The estimated charges for the settlement services provided by SUCCESS Lending are detailed on the Good Faith Estimate being provided to you by your loan officer.	Credit Report Fee: \$89.90 per borrower, unless married co-borrowers in which event it is an aggregate total of \$89.90; \$89.90 per borrower for each repulled credit report. Actual charges may vary according to the particular lender, settlement service product selected, the particular circumstances of the underlying transaction, the state where the property is located, borrower elections, etc. Some or all of these fees may be charged by third-parties. 1 The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates. 2 There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.																						
Citrus Closing Group Tampa, LLC (Florida Only) This company provides searches of public records and issues title insurance owner and loan policies.	The title rates quoted below (per \$1,000 of sales price) are for an owner's ALTA policy. Lower reissue rates may also be available. If an owner's policy and a loan policy covering the same real property are to be issued simultaneously on the same date, depending on the jurisdiction and as applicable, the rate may be the applicable owner's rate, plus a simultaneous issue fee of approximately \$395 applied on the loan policy. Citrus Closing Group does not charge for Closing Protection Letter(s) (CPL) that may be required or requested by a Lender or either party. Title underwriters and third-party vendors may charge other title/settlement fees which are separate from the charges set forth below. <table border="1" data-bbox="691 1327 1440 1560"> <thead> <tr> <th colspan="2">Florida</th></tr> </thead> <tbody> <tr> <td>Up to \$100,000</td><td>\$5.75</td></tr> <tr> <td>Over \$100,000 and up to \$1,000,000, add</td><td>\$5.00</td></tr> <tr> <td>Over \$1,000,000 and up to \$5,000,000, add</td><td>\$2.50</td></tr> <tr> <td>Over \$5,000,000 and up to \$10,000,000, add</td><td>\$2.25</td></tr> <tr> <td>Over \$10,000,000</td><td>\$2.00</td></tr> <tr> <td>Minimum Title Charge</td><td>\$100</td></tr> </tbody> </table> <u>Citrus Closing Group Settlements Fees (Florida)</u> <table data-bbox="753 1654 1352 1814"> <tbody> <tr> <td>Closing/settlement fee</td><td>\$695</td></tr> <tr> <td>Delivery fees</td><td>No additional fee</td></tr> <tr> <td>Archive fee</td><td>No additional fee</td></tr> <tr> <td>Electronic recording (per instrument)</td><td>\$5.25</td></tr> </tbody> </table> The estimated fees listed above can vary and could include additional charges depending upon factors such as the settlement service product you select and the State where the property is	Florida		Up to \$100,000	\$5.75	Over \$100,000 and up to \$1,000,000, add	\$5.00	Over \$1,000,000 and up to \$5,000,000, add	\$2.50	Over \$5,000,000 and up to \$10,000,000, add	\$2.25	Over \$10,000,000	\$2.00	Minimum Title Charge	\$100	Closing/settlement fee	\$695	Delivery fees	No additional fee	Archive fee	No additional fee	Electronic recording (per instrument)	\$5.25
Florida																							
Up to \$100,000	\$5.75																						
Over \$100,000 and up to \$1,000,000, add	\$5.00																						
Over \$1,000,000 and up to \$5,000,000, add	\$2.50																						
Over \$5,000,000 and up to \$10,000,000, add	\$2.25																						
Over \$10,000,000	\$2.00																						
Minimum Title Charge	\$100																						
Closing/settlement fee	\$695																						
Delivery fees	No additional fee																						
Archive fee	No additional fee																						
Electronic recording (per instrument)	\$5.25																						



COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
	located. There may also be other fees/charges relating to services provided by additional third party settlement service providers, which are separate from the charges set forth above.

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE

I/we have read this disclosure form, and understand that eXp Realty is 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.

Consumer 1:ALAN NELSON

Signature

ALAN NELSON

Print Name

01/28/2026

Date

Consumer 2:LINDA NELSON

Signature

LINDA NELSON

Print Name

01/28/2026

Date