Docusign Envelope ID: F5D40AD2-975D-8E5C-835F-193E97C54126

Affiliated Business Arrangement Disclosure Statement

To: Kevin J Kuczynski Jennifer R Kuczynski

From: Real Broker (as defined below)

Property: 3168 Canna Lily Pl Clermont FL 34711

Agent (*or Transaction Broker if applicable*) Kristen Pavlic [if checked below]

Date: 11/6/2026

This is to give you notice that **Real Broker**, as defined below, has a business relationship with the entities listed below. The nature of the business relationship is that these entities are corporate affiliates. Specifically, **The Real Brokerage Inc.** owns, directly or indirectly, a 100% interest in Real Broker, LLC; Real Broker Alaska, LLC; Real Broker AZ, LLC; Real Broker MA, LLC; Real Broker NE, LLC; Real Broker NH, LLC; Real Broker NY, LLC; Real Brokerage Technologies, Real of Greater Los Angeles, Inc., and Real Broker Commercial, LLC; and a 49% interest in Real Broker CT, LLC (collectively "**Real Broker**"). Additionally, **The Real Brokerage Inc.** owns directly or indirectly, a 100% interest in **One Real Mortgage Corp.**

Because of this relationship, your selection of **One Real Mortgage** may provide Real Broker 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 settlement of your loan on or purchase, sale, 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.

One Real Mortgage Corp.

Settlement Service	Range of Charges
Loan Origination Fee	0% - 3% of the loan amount
Credit Report Fee	$0 - $300
Verification of Employment	$0 - $200

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Additionally, **Real Broker**, as defined below, has a business relationship with the entities listed below. The nature of the business relationship is that these entities are corporate affiliates. Specifically, **The Real Brokerage Inc.** owns, directly or indirectly, a 100% interest in Real Broker, LLC; Real Broker Alaska, LLC; Real Broker AZ, LLC; Real Broker MA, LLC; Real Broker NE, LLC; Real Broker NH, LLC; Real Broker NY, LLC; Real Brokerage Technologies, and Real Broker Commercial, LLC; and a 49% interest in Real Broker CT, LLC (collectively "**Real Broker**").**The Real Brokerage Inc.** owns, directly or indirectly, a 100% interest in **One Real Title Inc.** which has an interest, as described below, in the following Title and/or Escrow entities (collectively the "Real Title Entities").

Real Title Entities	**% Ownership**
1848 Closing Services, LLC	51%
One Real Closing Services of Pennsylvania, LLC	55%
One Real Closing Services, LLC	100%
One Real Title of Arizona, LLC	60%
One Real Title of Colorado, LLC	100%
One Real Title of the Carolinas, LLC	100%
One Real Title of Florida, LLC	55%
One Real Title of Georgia, LLC	60%
One Real Title of Illinois, LLC	60%
One Real Title of Maryland and Virginia, LLC	55%
One Real Title of Michigan, LLC	55%
One Real Title of Minnesota, LLC	60%
One Real Title of Nevada, LLC	51%
One Real Title of New Jersey, LLC	55%
One Real Title of Texas, LLC	55%
Springhaven Settlement Services, LLC	51%
Surfline Escrow, Inc.	60%

[check if applicable]

☐ Further, Agent or Transaction Broker (or an Agent-owned or Transaction Broker-owned entity) owns a greater than 1% interest in one of the following Real Title Entities:

☐ **1848 Closing Services, LLC**
☐ **One Real Closing Services of Pennsylvania, LLC**
☐ **One Real Title of Arizona, LLC**
☐ **One Real Title of Florida, LLC**
☐ **One Real Title of Georgia, LLC**
☐ **One Real Title of Illinois, LLC**
☐ **One Real Title of Maryland and Virginia, LLC**
☐ **One Real Title of Michigan, LLC**
☐ **One Real Title of Minnesota, LLC**
☐ **One Real Title of Nevada, LLC**
☐ **One Real Title of New Jersey, LLC**
☐ **One Real Title of Texas, LLC**
☐ **Springhaven Settlement Services, LLC**

Because of these relationships, your selection of any of the Real Title Entities may provide Real Broker and/or Agent or Transaction Broker a financial or other benefit.

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Set forth on **Exhibit A** are the estimated charge or range of charges, by State, for the settlement services listed above. You are NOT required to use the listed providers as a condition for settlement of your loan on or purchase, sale, 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.

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that Real Broker is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral.

Signed by:
Kevin J Kwczynski 11/6/2026
Client 5E6D1DAEF57F4C6... Date

Signed by:
Jennifer R Kwczynski 11/6/2026
Client 7B0AA1D740874AF... Date

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EXHIBIT A
Range of Charges for Title / Escrow Settlement Services

ARIZONA

Owner's Title Policy
$0 - $843 for sales price $0 - $100,000
$1,009 - $3,802 for sales price $100,001 - $1,000,000
$3,486 - $12,602for sales price $1,000,001 - $5,000,000
$12,646 - $23,602 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $410 for loan amount $0 - $100,000
$410 - $850 for loan amount $100,001 - $1,000,000
$970 - $6,847 for loan amount $1,000,001 - $5,000,000
$6,898 - $12,741 for loan amount $5,000,001 - $10K
Financing: Buyer $650 / Seller $650
Cash: Buyer $650 / Seller $650
Refinancing: $450

CALIFORNIA (Escrow)

Settlement Services
Sales Price Escrow Fee
$ 100,000 to $ 500,000 $1,000.00 to $1,950.00
$ 500,000 to $ 700,000 $1,950.00 to $2,450.00
$ 700,000 to $ 1,000,000 $2,450.00 to $3,200.00
For each $1,000 or fraction above $1,000,000, add $1.50
Additional fees, courier services, loan tie-in, and other fees may be charged and typically range from $15 to $360.

Title Insurance
Lender's policy when issued simultaneous with an Owner's policy is 50% of basic rate plus $100.00. Rates vary based on liability amount.

Owner's Policy
$0 - $843 for sales price $0 - $100,000
$1,009 - $3,802 for sales price $100,001 - $1,000,000
$3,486 - $12,602for sales price $1,000,001 - $5,000,000
$12,646 - $23,602 for sales price $5,000,001 - $10K

Lender's Policy
$0 - $410 for loan amount $0 - $100,000
$410 - $850 for loan amount $100,001 - $1,000,000
$970 - $6,847 for loan amount $1,000,001 - $5,000,000
$6,898 - $12,741 for loan amount $5,000,001 - $10K

COLORADO

Owner's Title Policy
$0 - $1,163 for sales price $0 - $100,000
$605 - $2,848 for sales price $100,001 - $1,000,000
$1,000,001 - $3,000,000, add $1.65 per thousand
$3,000,001 - $5,000,000, add $1.55 per thousand
Lender's Title Policy
$0 - $1,163 for sales price $0 - $100,000
$605 - $2,848 for sales price $100,001 - $1,000,000
$1,000,001 - $3,000,000, add $1.65 per thousand
$3,000,001 - $5,000,000, add $1.55 per thousand

Financing: Buyer $475 / Seller $475
Cash: Buyer $650 / Seller $650
Refinancing: $450

DISTRICT OF COLUMBIA

Owner's Title Policy
$0 - $684 for sales price $0 - $100,000
$690 - $5,940 for sales price $100,001 - $1,000,000
$5,944 - $24,660 for sales price $1,000,001 - $5,000,000
$24,661 - $30,960 for sales price $5,000,00 - $10K

Lender's Title Policy
$0 - $540 for loan amount $0 - $100,000
$545 - $4,500 for loan amount $100,001 - $1,000,000
$4,503 - $17,460 for loan amount $1,000,001 - $5,000,000
$17,461 - $22,560 for loan amount $5,000,001 - $10K

Financing: Buyer $575 / Seller $575
Cash: Seller $450
Refinancing: $650

FLORIDA

Owner's Title Policy
$0 - $575 for sales price $0 - $100,000
$575 - $5,075 for sales price $100,001 - $1,000,000
$5,075 - $15,075 for sales price $1,000,000 - $5,000,000
$15,075 - $26,325 for sales price $5,000,001-10K

For sales price in excess of $10,000,001, $26,325 plus an additional $2 per $1,000 of sales price over $10K

Lender's Title Policy
$0 - $575 for loan amount $0- $100,000
$575 - $5,075 for loan amount $100,001 - $1,000,000
$5,075 - $15,075 for loan amount $1,000,001 - $5,000,000
$15,075 - $26,325 for loan amount $5,000,001 - $10K

For sales price in excess of $10,000,001, $26,325 plus an additional $2 per $1,000 of sales price over $10K

Financing: Buyer $650 / Seller $550
Cash: Buyer $500 / Seller $425
Refinancing: $500

GEORGIA

Owner's Title Policy
$0 - $675 for sales price $0 - $100,000
$680 - $5,190 for sales price $100,001 - $1,000,000
$5,194 - $23,390 for sales price $1,000,001 - $5,000,000
$23,394 - $46,140 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $410 for loan amount $0 - $100,000
$413 - 3,250 for loan amount $100,001 - $1,000,000
$4,353 - 15,250 for loan amount $1,000,001 - $5,000,000
$15,253 - 30,250 for loan amount $5,000,001 - $10K

Financing: Buyer $1,295 / Seller $150
Cash: Buyer $925 / Seller $450
Refinancing: $925

ILLINOIS

Owner's Title Policy
$0 - $1,950 for sales price $0 - $100,000
$1,950 - $3,575 for sales price $100,001 - $1,000,000
For sales price over $1,000,001 call to inquire

MARYLAND

Owner's Title Policy
$0 - $540 for sales price $0 - $100,000
$545 – 4,475 for sales price $100,001 - $1,000,000
$4,478 - $16,875 for sales price $1,000,001 - $5,000,000
$16,876 – 25,625 for sales price $5,000,001 - $10K

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Lender's Title Policy
$0 - $1,950 for loan amount $0 - $100,000
$1,950 - $3,575 for loan amount $100,001 - $1,000,000
For loan amount over $1,000,001 call to inquire

Financing: Buyer $425 / Seller $425
Cash: Buyer $700 / Seller $700
Refinancing: $300

MICHIGAN

Owner's Title Policy
$0 - $961 for sales price $0 - $100,000
$966 - $4,246 for sales price $100,001 - $1,000,000
$4,248 - $14,846 for sales price $1,000,001 - $5,000,000
$14,848 - $28,096 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $700 for loan amount $0 - $100,000
$702 - $2,686 for loan amount $100,001 - $1,000,000
$2,687 - $9,366 for loan amount $1,000,001 - $5,000,000
$9,367 - $17,716 for loan amount $5,000,001 - $10K

Financing: Buyer $575 / Seller $250
Cash: Seller $250
Refinancing: $300

MISSOURI

Owner's Title Policy
Minimum Premium $5.00
Up to $50,000 is $1.61 per thousand
$50,001 - $100,000 add $1.38 per thousand
$100,001 -$5,000,000 add $0.92 per thousand
$5,000,001 and up add $0.46 per thousand

Lender's Title Policy
Minimum Premium $4.00, up to $50,000 $0.85 per thousand
$50,001 - $100,000 add $0.75 per thousand
$100,001 - $5,000,000 add $0.60 per thousand
$5,000,001 – 10,000,000 add $0.40 per thousand
$10,000,001 and up add $0.35 per thousand

Financing: Buyer $500 / Seller $500
Cash: Buyer $500 / Seller $500
Refinancing: $500

NEVADA

Owner's Title Policy
$0 - $767 for sales price $0 - $100,000
$802 - $3,050 for sales price $100,001 - $1,000,000
$3,070 - $11,190 for sales price $1,000,001 - $5,000,000
$11,206 – 19,440 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $558 for loan amount $0 - $100,000
$584 - $2,218 for loan amount $100,001 - $1,000,000
$2,233 - $8,138 for loan amount $1,000,001 - $5,000,000
$8,150 - $14,138 for loan amount $5,000,001 - $10K

Financing: Buyer $669 / Seller $669
Cash: Buyer $561 / Seller $561
Refinancing: $375

NORTH DAKOTA

Owner's Title Policy
Minimum Fee $175.00
Up to $100,000 of liability written $4.00 per thousand
Over $100,000 and up to $500,000 add $2.50 per thousand
Over $500,000 and up to $1,000,000 add $2.00 per thousand
Over $1,000,000 add $1.50 per thousand

Lender's Title Policy
$0 - $420 for loan amount $0 - $100,000
$424 - $3,720 for loan amount $100,001 - $1,000,000
$3,722 - $13,320 for loan amount $1,000,001 - $5,000,000
$13,321 - $20,820 for loan amount $5,000,001 - $10K

Financing: Buyer $575 / Seller $575
Cash: Buyer $575 / Seller $575
Refinancing: $575

MINNESOTA

Owner's Title Policy
$0 - $357 for sales price $0 - $100,000
$361- $2,887 for sales price $100,001 - $1,000,000
$2,889 - $10,587 for sales price $1,000,001 - $5,000,000
$10,589 - $18,375 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $200 for loan amount $0 - $100,000
$202 - $1,562 for loan amount $100,001 - $1,000,000
$1,563 - $5,562 for loan amount $1,000,001 - $5,000,000
$5,563 - $10,562 for loan amount $5,000,001 - $10K

Financing: Buyer $350 / Seller $350
Cash: Buyer $350 / Seller $350
Refinancing: $350

NEW JERSEY

Owner's Title Policy
$0 - $630 for sales price $1 - $100,000
$635 - $4,320 for sales price $100,001 - $1,000,000
$4,324 - $14,820 for sales price $1,000,001 - $5,000,000
$14,822 - $26,820 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $635 for sales price $1 - $100,000
$635 - $4,324 for sales price $100,001 - $1,000,000
$4,324 - $14,820 for sales price $1,000,001 - $5,000,000
$14,822 - $26,820 for sales price $5,000,001 - $10K

Financing: Buyer $263 / Seller $263
Cash: Buyer $238 / Seller $238
Refinancing: $400

NORTH CAROLINA

Owner's Title Policy
$0 - $305 for sales price $0 - $100,000
$307 - $2,029 for sales price $100,001 - $1,000,000
$2,030 - $7,142 for sales price $1,000,001 - $5,000,000
$7,142 - $12,002 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $305 for loan amount $0 - $100,000
$307 - $2,029 for loan amount $100,001 - $1,000,000
$2,030 - $7,142 for loan amount $1,000,001 - $5,000,000
$7,142 - $12,002 for loan amount $5,000,001 - $10K

Financing: Buyer $1,295 / Seller $425
Cash: Buyer $925
Refinancing: $925

PENNSYLVANIA

Owner's Title Policy
$0 - $1,128 for sales price $0 - $100,000
$1,133 - $6,144 for sales price $100,001 - $1,000,000
$6,147 - $17,423 for sales price $1,000,001 - $5,000,000
$17,432 - $28,089 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $1,128 for loan amount $0 - $100,000

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Up to $100,000 of liability written $3.00 per thousand
Over $100,000 and up to $500,000 add $2.50 per thousand
Over $500,000 and up to $1,000,000 add $2.00 per thousand
Over $1,000,000 add $1.25 per thousand

Financing: Buyer $250 / Seller $250
Cash: Buyer $250 / Seller $250
Refinancing: $250

SOUTH CAROLINA

Owner's Title Policy
$0 - $396 for sales price $0 - $100,000
$398 - $2,484 for sales price $100,001 - $1,000,000
$2,486 - $11,124 for sales price $1,000,001 - $5,000,000
$11,125 - $18,324 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $330 for loan amount $0 - $100,000
$332 - $2,070 for loan amount $100,001 - $1,000,000
$2,071 - $9,270 for loan amount $1,000,001 - $5,000,000
$9,270 - $15,270 for loan amount $5,000,001 - $10K

Financing: Buyer $1,295 / Seller $425
Cash: Buyer $925
Refinancing: $925

TEXAS

Owner's Title Policy
$0 - $832 for sales price $0 - $100,000
$832 - $5,575 for sales price $100,001 - $1,000,000
$5,575 - $22,895 for sales price $1,000,001 - $5,000,000
$22,895 - $40,745 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $832 for loan amount $0 - $100,000
$832 - $5,575 for loan amount $100,001 - $1,000,000
$5,575 - $22,895 for loan amount $1,000,001 - $5,000,000
$22,895 - $40,745 for loan amount $5,000,001 - $10K

Financing: Buyer $575 / Seller $575
Cash: Buyer $575 / Seller $575
Refinancing: $575

WISCONSIN

Owner's Title Policy
$0 - $823 for sales price $0 - $100,000
$826 - $2,573 for sales price $100,001 - $1,000,000
$2,574 - $6,123 for sales price $1,000,001 - $5,000,000
$6,124 - $10,373 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $823 for loan amount $0 - $100,000
$826 - $2,573 for loan amount $100,001 - $1,000,000
$2,574 - $6,123 for loan amount $1,000,001 - $5,000,000
$6,124 - $10,373 for loan amount $5,000,001 - $10K

Financing: Buyer $450 / Seller $100
Cash: Buyer $250 / Seller $100
Refinancing: $450

$1,133 - $6,144 for loan amount $100,001 - $1,000,000
$6,147 - $17,423 for loan amount $1,000,001 - $5,000,000
$17,432 - $28,089 for loan amount $5,000,001 - $10K

Other charges – call to inquire

TENNESSEE

Owner's Title Policy
$0 - $413 for sales price $0 - $100,000
$415 - $2,484 for sales price $100,001 - $1,000,000
$2,486 - $11,124 for sales price $1,000,001 - $5,000,000
$11,125 - $19,198 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $412 for loan amount $0 - $100,000
$415 - $2,484 for loan amount $100,001 - $1,000,000
$2,486 - $11,124 for loan amount $1,000,001 - $5,000,000
$11,125 - $19,198 for loan amount $5,000,001 - $10K

Financing: Buyer $525 / Seller $525
Cash: Buyer $450 / Seller $525
Refinancing: $525

VIRGINIA

Owner's Title Policy
$0 - $518 for sales price $0 - $100,000
$522 - $4,767 for sales price $100,001 - $1,000,000
$5,769 - $15,879 for sales price $1,000,001 - $5,000,000
$15,881 - $27,459 for sales price $5,000,001 - $10K

Lender's Title Policy
$0 - $384 for loan amount $0 - $100,000
$387 - $3,378 for loan amount $100,001 - $1,000,000
$3,380 - $11,814 for loan amount $1,000,001 - $5,000,000
$11,816 - $19,734 for loan amount $5,000,001 - $10K

Financing: Buyer $575 / Seller $575
Cash: Buyer $575 / Seller $575
Refinancing: $575

For coverage amounts exceeding the above published rates, please contact the Real Title Entities for a quote. The charge for a title search depends on the property being purchased and the State and county in which the property is located.

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AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE NOTICE

To: Kevin J Kuczynski Jennifer R Kuczynski

From: Pozek Sales and Acquisitions Inc. d/b/a Pozek Group

Property Address: 3168 Canna Lily Pl, Clermont, FL 34711

Agent: Kristen Pavlic

Date: 11/6/2026

This notice is provided to inform you that Pozek Group has a 20% ownership interest in Mpire Financial Group LLC d/b/a Matek Mortgage and a 49% ownership interest in Parks Title, a division of Fidelity National Title Company LLC. Because of these relationships, Pozek Group may receive a financial benefit if you use these affiliated businesses in connection with a real estate transaction.

YOU, AS THE SELLER OR PURCHASER, ARE NOT REQUIRED TO USE THE AFFILIATED BUSINESSES AS A CONDITION OF THE PURCHASE, SALE, OR REFINANCE OF THE SUBJECT PROPERTY. THERE ARE FREQUENTLY OTHER SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATES FOR THESE SERVICES.

The table below generally describes the services and expected rates or range of charges for the affiliated businesses.

Affiliated Business	Service	Charge or Range of Charges
Matek Mortgage	Loan Origination fee	0% - 3% of the Loan Amount
	Credit Report Fee	$0 - $199
	Verification of Employment	$0-$200

Affiliated Business	Service	Charge or Range of Charges
Parks Title	Closing Fee (Buyer, Seller, Cash, Financed)	$595
	Title Search	$185
	Lien Search	$150
	E-Record (Per Document)	$4.75
	Recording (First Page)	$10
	Documentary Stamps on Deed (Sales Price x .0070)	$0.70
	Documentary Stamps on Mortgage (Loan Amount x .0035)	$0.35
	Mortgage Intangible Tax (Loan Amount x .002)	$0.002

Acknowledgement

I/we have read this disclosure form, and understand that Pozek Group is referring me/us to use one or more of the above described services from the entities described herein, and may receive a financial or other benefit as a result of this referral.

Signed by:
Kevin J Kuczynski 11/6/2026
Signature Date

Signed by:
Jennifer R Kuczynski 11/6/2026
Signature Date