



Affiliated Business Arrangement Disclosure Statement Notice

Disclosure Date: 03/05/2026

To: Buyer as defined in the Real Purchase Agreement for the herein referenced Property (the “Buyer”)

Property Address (the “Property”):

From: Adoor LLC, the owner of the direct owner of the above-referenced Property

This is to give you notice that **Adoor LLC** has a business relationship with the service providers listed below. The nature of the relationship (and percentage of ownership interest, if applicable) is: under common control with each of the providers listed.

Because of this relationship, this referral may provide **Adoor LLC** 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 provider(s) as a condition for settlement of your loan on the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICES 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: Newrez LLC

<u>Services</u>	<u>Range of Charges</u>
Loan Discount Points	0% to 5% of the loan amount
Loan Origination Fee	\$650.00 - \$1,395.00
Administration Fee	\$95.00
Processing Fee	\$400.00 - \$1,195.00
Loan Commitment Fee	\$1,195.00 – 1,795.00
Underwriting Fee	\$595.00 - \$1,595.00
Credit Report Fee	\$0 - \$300.00
Appraisal	\$500.00 - \$1,350.00
Tax Service Fee	\$85.00
MERS Fee	\$25.00
Flood Certification	\$6.00

Provider: Avenue 365 Lender Services, LLC; Avenue Title Agency, LLC

<u>Services</u>	<u>Range of Charges</u>
Title - Title Insurance and Endorsement(s)	\$25.00 - \$7,000.00*
Title - Title Search	\$0 - 450.00
Title - Settlement Fee	\$0 - 650.00
Title - Document Preparation	\$0 - 200.00
Title - Title Exam	\$0 - 250.00
Title - Closing Protection Letter	\$0 - 125.00
Title - Closing Prep	\$0 - 825.00
Title - Tax Research	\$0 - 125.00
Title - Attorney Fee	\$0 - 425.00

*Calculated based on maximum loan/liability amount of \$1MM; Subject to change if loan/liability amount exceeds that threshold.

Provider: E Street Appraisal Management Company, LLC

<u>Services</u>	<u>Range of Charges</u>
Appraisal Services	\$500.00 - \$1350.00

Provider: Covius Services, LLC, including its subsidiary, Covius Mortgage Solutions, LLC

<u>Services</u>	<u>Range of Charges</u>
Tax Services	\$0.00 - \$80.00
Flood Services	\$0.00 - \$6.00

Providers: Covius Settlement Services, LLC; Covius Title Agency, LLC; Covius Title Insurance Agency of Utah, LLC (in UT only); Covius Settlement Services of Alabama, LLC (in AL only) and Covius Title Company (in CA only)

<u>Services</u>	<u>Range of Charges</u>
Title - Title Insurance and Endorsement(s)	\$25.00 - \$1,500.00
Title - Title Search	\$0 - 250.00
Title - Settlement Fee	\$0 - 800.00
Title - Document Preparation	\$0 - 200.00
Title - Title Exam	\$0 - 400.00
Title - Closing Protection Letter	\$0 - 75.00
Title - Closing Prep	\$0 - 600.00
Title - Tax Research	\$0 - 35.00
Title - Attorney Fee	\$0 - 425.00

Provider: Covius Real Estate Services LLC

<u>Services</u>	<u>Range of Charges</u>
Condo Service Fee	\$100.00 - 125.00

Provider: DGG RE Investments LLC d/b/a Guardian Asset Management

<u>Services</u>	<u>Range of Charges</u>
Property Repairs Administration	0 - 20% of the amount billed by subcontractors to complete authorized repairs
Property Repairs	\$250 - \$5,000
Structural Engineer's Cert	\$500 - \$1,250

Provider: Matic Insurance Services, Inc.

<u>Services</u>	<u>Range of Charges</u>
Homeowner's Insurance Broker	1-3% of the replacement value of the property

ACKNOWLEDGEMENT

I/We have read this disclosure form, and understand that **Adoor LLC**. is referring me/us to purchase the above described settlement service(s) and may receive a financial or other benefit as a result of this referral.

Applicant **Date:** _____

Applicant **Date:** _____