



**COLDWELL BANKER
REALTY**

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT (OH/KY)

To:
From: Coldwell Banker Realty

Property: If this form is being provided to you as a seller, then this form refers to the property being sold. If it is being provided to you as a buyer or prospective buyer, then it refers to any property that you may consider purchasing with the assistance of Coldwell Banker Realty ("Broker").

This is to give you notice that Coldwell Banker Realty, (Broker), a subsidiary of Anywhere Real Estate Inc., is part of the Anywhere Advisors family of real estate brokerage companies and has a business relationship with the companies listed below in this Statement. Anywhere Real Estate Inc. owns 100% of Anywhere Advisors LLC, which owns 100% of Broker. Anywhere Real Estate Inc. also owns 100% of each company listed below, except for (i) Guaranteed Rate Affinity LLC, in which Anywhere Integrated Venture Partner LLC has a 49.9% ownership interest, (ii) the title insurance provider, Quality Choice Title, in which Anywhere Integrated Services LLC has an 81% indirect ownership interest, (iii) the title insurance provider, Residential Title, in which Anywhere Integrated Services LLC has a 51% indirect ownership interest, (iv) the title insurance provider REALtech Title LLC in which Anywhere Integrated Services has a 51% indirect ownership interest, (v) Ojo Labs, Inc. in which Anywhere Real Estate Services Group LLC, (a subsidiary of Anywhere Real Estate Inc.), has a 10.2% ownership interest, (vi) Concierge Auctions in which Anywhere Real Estate Services Group LLC (a subsidiary of Anywhere Real Estate Inc.) has a 50% interest in RESO-CA JV LLC which owns 80% of Concierge Auctions, and (vii) Notarize Inc., in which Anywhere Real Estate Services Group LLC has a 1.65% interest. Anywhere Real Estate Inc. also owns the franchisors of the BETTER HOMES & GARDENS® REAL ESTATE, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, CORCORAN®, ERA®, AND SOTHEBY'S INTERNATIONAL REALTY® franchise systems. Because of these relationships, Broker's referral of business to any of the companies listed below may provide Broker, Anywhere Real Estate Inc., Anywhere Advisors LLC, the franchisors owned by Anywhere Real Estate Inc. and/or their employees, affiliates, or any other related parties noted herein 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 of the purchase or sale of your 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.

| COMPANIES | SETTLEMENT SERVICES | ESTIMATE OF CHARGES generally made by Provider | | | | | | | | | | | | |
|---|---|--|-----------|---------------|-----------|---------------|-----------|-----------------|-----------|-----------------|-----------|-----------------|-------------|-----------------|
| <p><u>Guaranteed Rate Affinity LLC</u></p> <p>Provides a full range of residential first mortgage loan products and services.</p> <p>Operating in the state of New York as GR Affinity, LLC in lieu of the legal name Guaranteed Rate Affinity, LLC.</p> | <p>Loan origination charge*</p> <p>Loan discount fee/points*</p> <p>Application fee*</p> <p>* Loan origination fee names and amounts may vary based on state law and regulations.</p> | <p>\$1,490.00 - \$1,640.00</p> <p>0% - 5% of loan amount</p> <p>\$0 - \$150</p> <p>* Loan origination fee names and amounts may vary based on state law and regulations.</p> | | | | | | | | | | | | |
| <p><u>Anywhere Insurance Agency Inc.</u></p> <p>Provides insurance agency services for homeowner's insurance.</p> | <p>Homeowner's insurance premium</p> | <p>\$2.00 - \$8.00 per thousand dollars of replacement cost of dwelling. Pricing will vary based on specific risk profile.</p> | | | | | | | | | | | | |
| <p><u>Quality Choice Title</u></p> <p>Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides the policy that insures against loss due to certain title defects.</p> | <p>Seller Settlement fee</p> <p>Seller fees for search and exam, title clearance documentation, payroll and wire services</p> <p>Buyer Settlement Closing fee</p> <p>Buyer fees for title binder, closing protection coverage, recording and delivery services.</p> <p>Owner's Policy of Title Insurance (typically paid by seller)</p> | <p>\$100 - \$550</p> <p>\$300 - \$445</p> <p>\$225 - \$400</p> <p>\$280 - \$350</p> <p>Purchase of title policies:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">\$100,000</td> <td>\$300-\$1,128</td> </tr> <tr> <td>\$250,000</td> <td>\$750-\$2,068</td> </tr> <tr> <td>\$350,000</td> <td>\$1,050-\$2,695</td> </tr> <tr> <td>\$500,000</td> <td>\$1,488-\$3,636</td> </tr> <tr> <td>\$750,000</td> <td>\$1,931-\$4,890</td> </tr> <tr> <td>\$1,000,000</td> <td>\$2,708-\$6,144</td> </tr> </table> | \$100,000 | \$300-\$1,128 | \$250,000 | \$750-\$2,068 | \$350,000 | \$1,050-\$2,695 | \$500,000 | \$1,488-\$3,636 | \$750,000 | \$1,931-\$4,890 | \$1,000,000 | \$2,708-\$6,144 |
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| | Mortgage Policy of Title Insurance (Buyer) | If Lender's Policy (issued simultaneously with Owner's policy) \$100 |
| | Title Policy Endorsements (Buyer) | \$50-\$350 |
| <p>Residential Title</p> <p>Provides searches of public records that bring to your attention any known problems with the property's title before closing.</p> <p>Provides insurance policies against loss due to certain title defects.</p> | <p>Search and Exam Fee</p> <p>Settlement Fee</p> <p>Owners' Policy of the Title Insurances</p> <p>Lender's Policy of Title Insurance</p> <p>Title Endorsements</p> <p>Closing Protection Letters "CPL"</p> | <p>\$300 - \$350</p> <p>\$175.00</p> <p>Variable charge depending on policy amount \$100,000 purchase price; \$575.00; \$250,000 purchase price; \$1312.50; \$500,000 purchase price: \$2187.50</p> <p>Variable charge depending on loan amount: \$100,000 loan; \$4000.00; \$250,000 loan; \$925.00; \$500,000 loan; \$1550.00</p> <p>\$75 - \$325</p> <p>\$40 - \$60</p> |
| <p>REALtech Title LLC</p> <p>Provides searches of public records that bring to your attention any known problems with the property's title before closing and provides the policy that insures against loss due to certain title defects.</p> | <p>Title Insurance Premium (Based on \$100,000 purchase price)</p> <p>Title Search</p> <p>Title Exam</p> <p>Closing/Settlement Fee</p> | <p>\$320.00 - \$939.00*</p> <p>\$90.00 - \$350.00*</p> <p>\$75.00 - \$150.00*</p> <p>\$250 - \$700.00*</p> <p>*Your actual costs may vary depending on your loan size. Please review your Loan Estimate for the specific charges that may apply to you.</p> |
| <p>Other Anywhere Advisors LLC Real Estate Brokerage Companies and Other Franchisees</p> <p>In certain markets other Anywhere Advisors LLC subsidiaries provide real estate brokerage services under Coldwell Banker, Corcoran, and Sotheby's International Realty tradenames. Also note that in other markets, franchisees of Anywhere Real Estate Inc. subsidiaries provide real estate brokerage services as franchisees of Better Homes & Gardens, Coldwell Banker, Coldwell Banker Commercial, Century 21, ERA and Sotheby's International Realty.</p> | <p>Real estate brokerage commission</p> <p>Cooperative real estate brokerage commission</p> | <p>3 – 10% of sales price of the property depending on multiple factors including type of property, transaction side, services, region and transaction structure. However, commissions vary per agreement with each customer and may be negotiated, in whole or in part, as fixed amounts, such as a fixed amount in lieu of all or part of a percentage, or an amount such as \$100 - \$1000 in addition to a percentage. In addition, referral commissions vary, but are generally paid by a real estate broker as a percentage (approximately 25% - 50%) of the real estate broker's commission on a transaction side.</p> |
| <p>Cartus Corporation</p> <p>Provides relocation, assignment management and cooperative real estate brokerage services to its corporate and government clients and its network of real estate brokerage companies.</p> | <p>Cooperative real estate brokerage commission</p> | <p>The Cartus referral commission varies, but is generally paid to Cartus (a licensed real estate broker) by a real estate broker as a percentage (typically, 37.5% -42.5%) of the real estate broker's commission on a transaction side, and may be shared by Cartus with other brokers.</p> |
| <p>Ojo Labs, Inc.</p> <p>Provides artificial intelligence technology to validate and incubate real estate leads, i.e. digital real estate assistant, and cooperative real estate brokerage services.</p> | <p>Cooperative real estate brokerage commission</p> | <p>The Ojo referral commission will be paid to Ojo (a licensed real estate broker) by a real estate broker as a percentage (in this case, 17.5%) of the real estate broker's commission on a transaction side.</p> |
| <p>Anywhere Leads Services, Inc.</p> <p>Provides broker network management and operate real estate referral programs.</p> | <p>Cooperative real estate brokerage commission</p> | <p>The Anywhere Leads Management Services (ALMS) referral commission varies but is generally paid to ALMS (a licensed real estate broker) by a real estate broker as a percentage (typically, 37.5%-42.5%) of the real estate commission.</p> |

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| <p><u>Concierge Auctions</u> Provides global luxury real estate auction marketplace.</p> | <p>Buyer's Premium</p> <p>Starting Bid Incentive</p> | <p>12% of either (a) the high bid for property at auction or (b) the purchase price of property sold outside of auction. In either case, not less than \$150,000.</p> <p>If applicable can be reduce the Buyer's Premium by 50%</p> |
| <p><u>Notarize Inc.</u> Provides remote online notarization services</p> | <p>Remote Notary Network Fee</p> | <p>\$25-\$100</p> |

In addition to the affiliated business relationships described above, Broker has a business arrangement with Assurant Home Warranty ("Assurant"). While Broker, Anywhere Real Estate Inc., and Anywhere Advisors LLC, including their subsidiaries and affiliates, do not have any ownership interests in Assurant, they may receive fees from Assurant in return for their performance of services.

ACKNOWLEDGMENT - I/We have read this disclosure form and understand that Broker is referring me/us to purchase the above-described settlement service(s) and that Broker, Anywhere Real Estate Inc., Anywhere Advisors LLC, their employees and/or subsidiaries and affiliates may receive a financial or other benefit as a result of this referral.

Buyer's or Seller's Signature

Date

Buyer's or Seller's Signature

Date