

Affiliated Business Arrangement Disclosure Statement Notice

To: Wesley I Rose & Michelle Rose
 From: Higher Tech Realty, LLC dba Mark Spain Real Estate
 Property: Enter text... 1420 Haywood Street Haw River NC 27258

This is to give you notice that Mark Spain Real Estate (licensed as Higher Tech Realty, LLC dba Mark Spain Real Estate) including its subsidiaries and affiliates (hereafter referred to as "Broker") has a business relationship with the following:

(i) Evergreen Title Company, L.L.C. (ii) Nine Street Mortgagee, LLC. The business relationship exists with Evergreen Title Company, L.L.C. because Broker is the owner of Evergreen Georgia Holdings, LLC, a 50% owner of Evergreen Title Company LLC. The other 50% ownership interest in Evergreen Title Company, L.L.C. is held by the law firm of Weissman P.C. The Business relationship exists with Evergreen Settlement Services, LLC because the broker is the owner of 100% of the settlement/title agency. Also, the foregoing companies at (ii) through (vi) have affiliated business arrangements with the Company. Because of these relationships, this referral may provide Broker, its affiliates and their owners, officers, and employees 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 the purchase, sale or refinance of the subject property or settlement of your loan.

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.

Service Provider	Service Provided	Charge or Range of Charges	
Evergreen Title Company, L.L.C. Georgia & North Carolina	Lender's/Owner Title Insurance	Per published rate having an initial range of \$2.50-\$4.20 per thousand, with these rates diminishing as loan values and sales price increase.	
	Title Commitment Fee	\$75.00	
Evergreen Settlement Services, L.L.C. Florida	Owner's Title Insurance	Policy Amount	Rate per \$1,000
		Up to \$100,000	\$5.75
		\$100,001-\$1,000,000,add	\$5.00
		\$1,000,001-\$5,000,000,add	\$2.50
		\$5,000,001-\$10,000,000,add	\$2.35
	Seller's Examination	\$85.00	
	Lender's Policy	\$250.00	
Lender's Endorsement	\$50.00		
Seller's Closing Fee	\$595.00		
Buyer's Closing Fee	\$650.00		
Evergreen Settlement Services, L.L.C. Tennessee	Owner's Title Insurance	Policy Amount	Rate per \$1,000
		Up to \$50,000	\$4.73
		\$50,001-\$100,000,add	\$3.94
		\$100,001-\$1,000,000,add	\$2.78
		\$1,000,001-\$5,000,000,add	\$2.21
		\$5,000,001-10,000,000	\$1.68
	Simultaneous Loan Policy	\$200.00	
	Seller's Closing Fee	\$545	
	Buyer's Closing Fee	\$545	
	Closing Protection Ltr.	\$50	
Search Fee	\$80-\$350		
Evergreen Settlement Services, L.L.C. D/B/A Evergreen Premier Title Agency North Carolina	Owner's Title Insurance	Policy Amount	Rate per \$1,000
		Up to \$100,000	\$2.54
		\$100,001-\$500,000,add	\$1.98
		\$500,001-\$2,000,000,add	\$1.29
		\$2,000,001-\$7,000,000,add	\$0.99
	\$7,000,001 and above, add	\$0.69	
	Simultaneous Loan Policy	\$26.00	
Commitment Fee	\$15.00		

