

Affiliated Business Arrangement Disclosure Statement Notice

To: _____

From: Michele Schaack & Edward Schaack, Schaack Hunters with EXP Realty

Property: 449 Legendary Ridge

Date: 1/7/2026

This is to give you notice that Agent and Real Estate Team has a business relationship with Heirloom Title Agency LLC (“Heirloom”). **Heirloom is owned 49% by Painswick Title Holdings LLC (“PTH”) and 51% by McMichael & Gray, P.C. (“M&G”). Agent and other agents in the Real Estate Team have ownership interests in PTH. Neither Real Estate Team nor PTH has an ownership interest in M&G. eXp Realty, LLC, together with its subsidiaries and affiliates (collectively, “eXp Realty”), does not have any relationship with PTH, nor will eXp Realty receive any benefit, financial or otherwise, from any referral to PTH given by Real Estate Team or its agents. eXp Realty’s business relationship is with Real Estate Team, serving as Real Estate Team’s real estate brokerage firm. Real Estate Team is an independent contractor of eXp Realty.** Because of these relationships, this referral may provide the referring parties, their owners, and agents with 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.

Service Provider	Service Provided	Charge or Range of Charges
Heirloom Title Agency LLC	Lender’s and/or Owner’s Policy	\$1.55 - \$3.05 per \$1,000.00 of coverage, based on type and total amount (minimum of \$200.00). When both an Owner’s Policy and a Lender’s Policy are purchased, you will only be charged an amount equal to the premium for one policy, plus a simultaneous issue fee. If one policy has a higher liability amount, the premium paid will be calculated based upon the higher liability amount.
	Lender’s Policy When Issued Simultaneously with Owner’s Policy	\$26.00 for each Loan Policy issued.
	Closing Protection Letter	\$.12 - \$.63 per \$1,000.00 of coverage.
	Title Commitment	\$15.00
	ALTA Endorsements	\$21.00 each

ACKNOWLEDGEMENT: I/we have read this disclosure form and understand that Agent and Real Estate Team is referring me/us to purchase the above-described settlement services and they, their owners and agents may receive a financial or other benefit as a result of this referral.

Buyer Signature _____ Date _____
Heather Noel Arnold 01/07/26
 Seller Signature _____ Date _____

Buyer Signature _____ Date _____
Kenneth Ashley Arnold 01/07/26
 Seller Signature _____ Date _____