AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

For use with eXp Realty® in the United States (excluding CA, VA and FL)

TO: Consumer(s)
FROM: eXp Realty
PROPERTY: _____
DATE: _____

This is to give you notice that eXp World Holdings, Inc., the parent corporation of each of those subsidiaries comprising the eXp Realty® brand of real estate brokerage companies[1] (hereinafter collectively referred to as "**eXp Realty**"), has a business relationship with the following companies listed below:

- SUCCESS Lending, LLC ("**SUCCESS Lending**") for mortgage loan financing: eXp Realty has an indirect ownership interest in SUCCESS Lending and a business relationship with Kind Partners, LLC, a wholly owned subsidiary of Kind Lending, LLC (hereinafter collectively referred to as "**Kind**"). eXp World Holdings, Inc.'s wholly owned subsidiary, Opportunity Garden, Inc., owns 50% of SUCCESS Lending. Kind also owns 50% of SUCCESS Lending. Because of this relationship, a referral to SUCCESS Lending may provide eXp Realty and Kind, and its and its owners, affiliates, and employees, with a financial or other benefit.

- eXp Realty has a business relationship with, but no ownership interest in, America's Preferred Home Warranty, Inc. (home warranty services), SkySlope, Inc. (real estate transaction coordination services), Curbio (real estate renovation services), Roam Transaction Coordination Services (real estate transaction coordination services), Sellers Shield (real estate legal protection plan), and Utility Connect (home services concierge). Because of these relationships, eXp Realty, and its owners, affiliates, and employees may receive financial or other benefits.

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 settlement of your loan, or purchase, sale, financing 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.**

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
SUCCESS LENDING, LLC This company provides various real estate mortgage loan origination activities either as a third-party originator or a mortgage broker, including loan pre-qualification, loan origination, loan pre-approval, loan structuring, processing and closing.	**Fees Charged by SUCCESS Lending, LLC (Affiliate)** Loan Discount Fee / Points[1]: 0.00% – 4.00% of the loan amount Origination Fees (which may be identified as Administrative, Processing, Underwriting, Commitment, or similar origination-related fees depending on state requirements): $1,595 – $1,649

[1] eXp Realty, LLC (in all states except those that follow); eXp Realty of California, Inc. (in California); eXp Realty of Northern California, Inc. (in northern California); eXp Realty of Greater Los Angeles, Inc. (in central California); eXp Realty of Southern California, Inc. (in southern California); eXp Realty North, LLC (in N. Dakota, Minnesota, and portions of New York, except as further qualified); eXp Realty of Connecticut, LLC (in Connecticut, and Brooklyn, New York); eXp Realty Associates, LLC (in Brooklyn, mid-town, and downtown, New York City), and eXp Realty of Charlotte Metro NC, LLC, eXp Realty of Northwest NC, LLC, eXp Realty of Northeast NC, LLC, eXp Realty of Piedmont NC, LLC, eXp Realty of Southeast NC, LLC, and eXp Realty of Triangle NC, LLC (in North Carolina).

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
The estimated charges for the settlement services provided by SUCCESS Lending are detailed in the Loan Estimate provided to you by your loan officer.	[1]Loan discount points are optional charges paid at closing to reduce the interest rate on your loan. One point equals one percent (1%) of the loan amount. The number of points charged, if any, will depend on the loan program selected and market conditions at the time of rate lock. **Third-Party Fees (Not Retained by SUCCESS Lending)** You may also be charged certain third-party fees in connection with your mortgage loan transaction, which are not retained by SUCCESS Lending and may vary by transaction, property type, loan program, or state, including but not limited to: Appraisal Fee: $625 – $1,300 Credit Report Fee: $121 per borrower (unless otherwise permitted under applicable program guidelines) Credit Report Re-pull Fee: $121 Flood Certification Fee: approximately $7 Tax Service Fee: approximately $86 Verification of Employment Fee: approximately $210 Additional third-party fees may apply as disclosed in your Loan Estimate or other applicable mortgage loan cost disclosure. Actual charges may vary based on the specific loan program selected, borrower qualifications, property location, state regulatory requirements, and other transaction-specific considerations. Please refer to your Loan Estimate or equivalent disclosure for the fees applicable to your specific transaction.

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE

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

Consumer 1:

_____
Signature

_____
Print Name

_____
Date

Consumer 2:

_____
Signature

_____
Print Name

_____
Date

(*For Colorado Residents Only*): This form has not been approved by the Colorado Real Estate Commission.