

Briggs
Freeman

Sotheby's **AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**
INTERNATIONAL REALTY

To: Dean Ruehle - Grantor of Ruehle Management Trust, Mary Ruehle - Grantor of Ruehle Management Trust

From: Briggs Freeman Sothebys Intl

Property Address: 1808 Cliffview Dr, Plano, TX, USA

Date: 9/10/2025

This is to give you notice that Briggs/Freeman Real Estate Brokerage, LLC dba Briggs Freeman Sotheby's International Realty ("BFSIR") has a business relationship with Momentous Title of Texas, LLC ("MTT") and Select Lending Services ("SLS"). BFSIR has a 43.4% ownership interest in MTT and a 50% ownership interest in SLS. In addition, be advised that BFSIR has entered into service and referral greements with American Home Shield Corporation, ACOSHA Home Warranty, LLC, Cinch Home Warranty Services, Change My Utilities, LLC dba My Utilities, NFP Property & Casualty Services Inc., LLC and Gill, Denson & Company, LLC. BECAUSE OF THESE RELATIONSHIPS, THESE REFERRALS MAY PROVIDE BFSIR 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 the purchase, sale, financing, or refinancing of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO USE ANY OTHER SERVICE PROVIDER AND TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

TITLE INSURANCE SERVICES

MTT is a licensed title insurance agency in the State of Texas and provides title insurance and closing services in connection with real estate transactions. The table below lists cost estimates of various settlement services offered by MTT.

MORTGAGE SERVICES

SLS is a licensed mortgage originator in the State of Texas that originates a wide range of mortgage products. Closing costs vary based upon the type of mortgage requested. The table below lists the estimated range of charges for obtaining a mortgage loan from SLS. Certain other charges will be imposed by SLS that are paid to non-affiliated service providers. Such other charges will vary according to the circumstances of the loan, the value of the property, and other factors. These charges will be disclosed and explained to you by SLS.

<u>SERVICE PROVIDER</u>	<u>SETTLEMENT SERVICE</u>	<u>CHARGE/RANGE OF CHARGES</u>
MTT	<i>Escrow Fee</i>	\$600 per side for residential transactions or \$800 for commercial transactions, including fees for recording and tax certification.
	<i>Lender's Policy</i>	\$100 if issued simultaneously with owner's policy; otherwise, rates are calculated in the same manner as the owner's policy.
	<i>Owner's Policy</i>	Premium amount varies and is set by the Texas State Board of Insurance. \$328 - \$832 for policy values of \$100,000 and under; \$832 - \$2,940 for policy values of \$100,001 to \$500,000; \$2,940 - \$5,575 for policy values of \$500,001 to \$1,000,000; \$5,575 - \$7,740 for policy values of \$1,000,001 to \$1,500,000. For policy values over \$1,500,000, ask your agent for an estimate.

SERVICE PROVIDER	SETTLEMENT SERVICE	CHARGE/RANGE OF CHARGES
SLS	<i>Loan Origination</i> <i>Discount</i> <i>Processing</i> <i>Administration Fee</i>	0 – 1% of Loan Amount 0 – 3% of Loan Amount \$550 \$1,245
CINCH HOME SERVICES HOME WARRANTY	<i>Home Warranty Service</i>	\$444 - \$1,444 depending on property and coverage options selected
AMERICAN HOME SHIELD CORPORATION	<i>Home Warranty Service</i>	\$475 - \$1,670 depending on property and coverage options selected
ACOSHA HOME WARRANTY, LLC	<i>Home Warranty Service</i>	\$500 - \$2,400 depending on property and coverage options selected
CHANGE MY UTILITIES, LLC DBA MY UTILITIES	<i>Utility Coordination Services</i>	No charge for services to consumer
NFP PROPERTY & CASUALTY SERVICES, INC., LLC	<i>Homeowners Insurance, Flood Insurance, Other Personal Insurance Products</i>	The cost of homeowners insurance, flood insurance and/or personal insurance products varies depending on several factors, including but not limited to: size, value, and age of the structures, geographical location, construction type, value of contents, intended use and credit scores.
GILL, DENSON & COMPANY, LLC	<i>Property Tax Appeal Services</i>	The cost is 25% of the tax savings only if your property taxes are reduced. There is no minimum fee. Applies to all property types in every Texas county.

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that BFSIR and its agents may refer me/us to purchase the above-described settlement services and that BFSIR may receive a financial or other benefit as the result of these referrals.

Buyer Signature (Date) Buyer Signature (Date)

Signed by: *Dean Ruehle - Grantor of Ruehle Management Trust* 9/10/2023
 Signed by: *Mary Ruehle - Grantor of Ruehle Management Trust* 9/10/2023
 DF4D2FGCAE68451... Seller Signature (Date) 863C04429D5F467... Seller Signature (Date)
 Dean Ruehle - Grantor of Ruehle Management Trust Mary Ruehle - Grantor of Ruehle Management Trust