

Affiliated Business Arrangement Disclosure Statement Notice

To: Lauren and Bill Schell

From: Realty First Atlanta, LLC d/b/a Keller Williams Realty First Atlanta

Property: **3420 Waters Mill Drive, Alpharetta, GA 30022**

Date: 07/03/26

This is to give you notice that Realty First Atlanta, LLC DBA Keller Williams Realty First Atlanta (“KWFA”) has business relationships with McMichael & Gray, P.C. (“M&G”) and Steel Title Agency LLC (“Steel Title”). **Steel Title is owned 49% by Canyon Enterprises LLC (“Canyon Ent”) and 51% by M&G. KWFA and Canyon Ent have one or more of the same owners. Neither KWFA nor Canyon have an ownership interest in M&G.** KWFA also has a business relationship with Noble USA Home & Auto, LLC (“Noble USA”). Noble USA is 50% owned by KWFA owners and agents. 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 each of the settlement services listed. You are NOT required to use the listed providers as a condition 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
Steel Title Agency LLC	Title - Lender’s Title Insurance Policy	\$2.95 - \$4.00 per \$1,000.00 of coverage, based on underwriter, type and total amount (minimum of \$200.00)
	Title - Owner’s Title Insurance Policy	\$4.50 - \$6.80 per \$1,000.00 of coverage, based on underwriter, type and total amount (minimum \$200.00)
	Title – Binder Fee	\$125.00
	Title – Closing Protection Letter	\$50.00
McMichael & Gray, PC	Title - Attorney/Settlement Fee	\$895.00
	Title - Title Examination Fee	\$295.00
	Title- Post Closing Fee	\$95.00
Noble USA Home & Auto, LLC	Home and Auto Insurance Provider. This Service Provider offers quotes from 15+ national insurance carriers for coverage options for insurance services. They do not charge any fees. Some owners, agents, and affiliates of the above-referenced Companies may have a common financial interest in the aforementioned Service Providers.	\$1.00 - \$5.00 per \$1,000.00 of coverage based on required/desired coverage

ACKNOWLEDGEMENT: I/We have read this disclosure form and understand that KWFA 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

Lauren Schell
Seller Signature

Date
07/03/2026
Date

Buyer Signature

Bill Schell
Seller Signature

Date
07/03/2026
Date