

KELLER WILLIAMS REALTY FIRST ATLANTA AFFILIATED MARKETING DISCLOSURE STATEMENT

Pursuant to the Real Estate Settlement Procedures Act (RESPA) and Laws of the State of Georgia, this disclosure is required in order to disclose to you the business relationship between Realty First Atlanta, L.L.C. DBA Keller Williams Realty First Atlanta and Campbell & Brannon LLC, as well as Supreme Lending, Mutual of Omaha Mortgage, and Noble USA. Keller Williams Realty First Atlanta has entered into Marketing Alliances with Campbell & Brannon LLC, Supreme Lending, Mutual of Omaha Mortgage, and Noble USA. Due to these Marketing Alliances, Keller Williams Realty First Atlanta will receive financial compensation from Campbell & Brannon LLC, Supreme Lending, and Mutual of Omaha Mortgage in exchange for advertising their services. 09/16/26

YOU ARE NOT REQUIRED TO USE THE SERVICES OF CAMPBELL & BRANNON LLC, SUPREME LENDING, MUTUAL OF OMAHA MORTGAGE, AND NOBLE USA.

Estimated below are the ranges of charges that may be charged to you by these companies to perform settlement services on your behalf.

<u>Service Provider</u>	<u>Settlement Services</u>	<u>Range of Charges for Settlement Services</u>
Campbell & Brannon, LLC	Closing Fee	\$595-\$825
	Document Prep Fee	\$150
	Title Search & Exam Fees	\$295 per property
	Title Update Fee	\$50 (when required)
	Closing Letter	\$50
	Lender Policy	\$2.50-\$4.95 per \$1,000 of coverage, based on type and total amount (minimum \$200)
	Owner's Policy	\$3.35-\$6.80 per \$1,000 of coverage, based on type and total amount (minimum \$200)
	FinCEN Reporting	\$295 (if applicable)
	Other	Additional services available for an added fee
Supreme Lending	Lender Services	0%-1.5% of loan amount
	Application Fee	\$0-\$400
Mutual of Omaha Mortgage	Lender Services	\$1,500
	Application Fee	\$0-\$295
*Noble USA Home & Auto, LLC	Insurance Service Provider	\$1-\$5 per \$1,000 of Coverage based on required/desired limits

This Service Provider offers quotes from 15+ national insurance carriers such as Travelers, MetLife, Chubb, Progressive for coverage options for insurance services. Some owners and agents may have a common financial interest in Noble USA.

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.

Although Keller Williams Realty First Atlanta does not have an affiliated relationship with any particular home warranty company, if a home warranty is purchased in connection with this transaction, one of the agents involved may receive a payment in compensation for the work performed by the agent in arranging for the home warranty.

ACKNOWLEDGEMENT: The undersigned has read and understands this disclosure form. The undersigned understands that Keller Williams Realty First Atlanta received financial compensation for the marketing of the above listed service providers.

Authentisign
Jefferson Losse
 Client
 09/16/26
 Date

Authentisign
Barbara Zappala
 Client
 09/16/26
 Date

Affiliated Business Arrangement Disclosure Statement Notice

To: **Jefferson Losse and Barbara Zappala**

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

Property: **1506 Pinedale Crest Northwest, Atlanta, 30318**

Date: **September 15, 2026**

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.

<u>Buyer Signature</u>  <i>Jefferson Losse</i> <u>Seller Signature</u>	<u>Date</u> 09/16/2026 <u>Date</u>	<u>Buyer Signature</u>  <i>Barbara Zappala</i> <u>Seller Signature</u>	<u>Date</u> 09/16/2026 <u>Date</u>
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