EXHIBIT _____
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: _____ Property: _____

From: Keller Williams Realty North Atlanta_____ Date: _____

This is to give you notice that Keller Williams Realty North Atlanta ("Keller Williams") has business relationships with National Legacy Title Agency, SE Legacy Title, LLC and Onward Home Mortgage, LLC. National Legacy Title Agency is owned 50% by Keller Williams Realty North Atlanta and 50% by O'Kelley & Sorohan, Attorneys at Law, LLC. SE Legacy Title, LLC is owned 49% by Keller Williams Realty North Atlanta, 46% by McMichael & Gray, PC, and 5% by KT Georgia, LLC. Onward Home Mortgage, LLC is owned 40% by Opportunity Venture Group, LLC an affiliate of Keller Williams Realty Consultants and 40% by Newrez Ventures, LLC. Because of these relationships, this referral and subsequent referrals between these parties may provide Keller Williams, National Legacy Title Agency, SE Legacy Title, LLC, Onward Home Mortgage, LLC, O'Kelley & Sorohan, Attorneys at Law, LLC, McMichael & Gray, PC and Newrez Ventures, LLC, their owners and employees 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 for purchase or sale of the subject property or settlement of your loan. 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
Onward Home Mortgage, LLC	Processing Fee	$899-1199
	Underwriting Fee	$699.00
	Loan Discount Points	0-3% Depending on Rate Chosen
National Legacy Title Agency, LLC	Title – Title Examination Fee	$295.00
	Title – Closing Protection Letter Fee	$50.00
	Title – Lender's Title Insurance	$2.50-$3.40 per $1000.00 of coverage, based on underwriter and total amount of coverage (minimum $200.00)
	Title – Owner's Title Insurance	$2.50-$5.65 per $1000.00 of coverage, based on underwriter, type and total amount of coverage (minimum $200.00)
O'Kelley & Sorohan, Attorneys at Law, LLC	Title – Settlement Fee	$895.00
	Title – Post-Closing Fee	$95.00
SE Legacy Title, LLC	Title – Lender's Title Insurance Policy	$2.95 – $4.00 per $1,000.00 of coverage, based on the 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 the underwriter, type and total amount (minimum of $200.00)
	Title – Binder Fee	$50.00
	Title – Closing Protection Letter	$50.00
McMichael & Gray, PC	Title – Attorney/Settlement Fee	$895.00
	Title – Title Examination Fee	$295.00
	Title - Post Closing	$85.00

ACKNOWLEDGMENT
I/we have read this disclosure form and understand that Keller Williams Realty North Atlanta 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.

_____ _____ _____ _____
Buyer Signature Date Buyer Signature Date

DISCLOSURE

Additionally, Keller Williams has entered into separate contractual agreements with McMichael & Gray, P.C. and O'Kelley & Sorohan, Attorneys at Law, LLC ("Settlement Agents"), Georgia Natural Gas, UE Homebuyer LLC and UpEquity SPV2 LLC (both entities dba as UpEquity) for Buy Before You Sell Program, and 2-10 Homebuyer's Warranty ("Warranty Company"), (collectively "the Service Providers") whereby Keller Williams has agreed to provide specific marketing services to advertise the settlement services provided by Settlement Agents and Warranty Company. Keller Williams is compensated for its performance of each specific marketing service it performs. Keller Williams receives compensation for these services only when they are performed, and payment is NOT contingent upon the referral of business. Keller Williams receives payment from this arrangement whether or not you choose to use the services of Settlement Agents, Warranty Company, and Providers.

All marketing materials and information about the Service Providers, provided by Keller Williams should be understood to be advertising paid for by the Service Providers and in no way construed as an endorsement of the Service Providers' products or services. Keller Williams is in no way requiring the use of the settlement services of the Service Providers.

You are NOT required to use the listed providers as a condition of Keller Williams' services. 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.

_____	_____	_____	_____
Buyer Signature	Date	Buyer Signature	Date
_____		_____	
Buyer Name		Buyer Name	