

## Affiliated Business Arrangement Disclosure

Thank you for contacting TDTCM, Inc., dba KW Coastal Estates, KW Carmel and KW Monterey Bay (“KW Coastal”) in connection with the purchase or sale of a home or other property. This is to give you notice that the shareholders (“Shareholders”) of KW COASTAL and affiliated real estate agents or brokers share common ownership of U.S. RE Advisors, LLC, which owns 100% of RE Mortgage Advisors, LLC, dba RE Mortgage Advisors.

RE Mortgage Advisors is a mortgage broker. The estimated lender fees listed below can vary and could include additional charges depending upon factors such as the loan product you select and the state where the property is located. There may also be other fees or charges relating to services provided by additional third-party settlement service providers. The estimated charges, if any, for the settlement services provided by RE Mortgage Advisors are detailed on the Good Faith Estimate being provided to you by your loan officer.

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 purchase/sale 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.

<b>COMPANY NAME</b>	<b>CHARGE OR RANGE OF SERVICES</b>
<p>Mortgage Lenders and Brokers who participate in the <b>RE Mortgage Advisors</b> process.</p> <p>These Lenders and Mortgage Brokers provide a full range of residential first mortgage loan products and services, including loan origination, pre-approval, and processing and closing.</p>	<p>Loan Origination Charge 0-3.00% of loan amount (may include 3rd party fees)                      Loan Discount Fee/points<sup>1</sup> 0-5% of loan amount                      Application/Processing Fee<sup>2</sup> \$0.00 – \$875.00                      Flood and tax service: \$0.00 - \$95.00                      Underwriting Fee: \$0.00 - \$995.00                      Document Review Fee: \$0.00 - \$500.00                      Appraisal Fee: \$0.00 - \$650.00                      Credit Report Fee: \$0.00 - \$65.00</p> <p>Actual charges may vary according to Lender selected by the borrower, the particular circumstances of the underlying transaction, Borrower elections, etc. Some or all of these fees may be incurred by third-parties of the Member Mortgage Lender/Mortgage Broker.</p> <p><sup>1</sup> The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below- market rates.</p> <p><sup>2</sup> There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender’s interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.</p>
	<p>The Member Lenders and Mortgage Brokers have agreed to pay a fee ranging from 0.5% to 2.0% of the loan amount to RE Mortgage Advisors in connection with a range of loan origination services provided by RE Mortgage Advisors to the Member Lender/Mortgage Broker. The fees are paid directly to RE Mortgage Advisors by the Member Lender/Mortgage Broker and NOT BY YOU.</p>

<p><b>Avenu Technologies, Inc.</b> is a service provider that supplies the technology that you will interface with when you are working with RE Mortgage Advisors, which may include an online application process via their <b>IntroLend.com</b> website, document collection, provisioning of credit reports and other services related to your mortgage origination.</p>	<p><b>Avenu Technologies, Inc.</b> charges RE Mortgage Advisors for its services and will not charge you for these services related to your mortgage application.</p> <p>If you choose to verify your identity when registering your account on IntroLend.com, you will receive a free membership which entitles you to view your credit report on the IntroLend.com website and use data from your credit report to populate your mortgage application.</p> <p>You may choose to upgrade your account on IntroLend.com to receive additional services from them such as identity theft protection, credit dispute services or 3-bureau credit monitoring. Fees for these services are paid by you on the IntroLend.com website and are neither related to nor required to apply for a mortgage with RE Mortgage Advisors.</p>
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This is to give you notice that the shareholders of KW COASTAL (“Shareholders”) also share common ownership and control of Greystone Insurance Agency, LLC, a California limited liability corporation and licensed insurance brokerage. Because of this relationship, a referral to Greystone Insurance Agency, LLC may provide one or more Shareholders, KW COASTAL, or all of them, a direct or indirect financial or other pecuniary benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You may incur additional fees during the course of the transaction based upon the services provided or based upon other variable factors such as home value, unusual market conditions or other similar factors.

<b>COMPANY NAME</b>	<b>CLOSING STATEMENT DESCRIPTION</b>	<b>ESTIMATES OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER</b>
<p><b>Greystone Insurance Agency, LLC</b></p> <p>Provides personalized review and risk assessment for both personal lines and commercial lines of insurance coverage.</p>	<p>Preferred Personal Lines Policy Generation</p> <p>Standard Personal Lines Policy Generation</p> <p>Non-Standard Lines Policy Generation</p> <p>Commercial Policy Generation</p>	<p>\$0 in Broker fees</p> <p>\$0 to \$250 in Broker fees</p> <p>\$0 to \$250 in Broker fees</p> <p>\$0 to \$500 in Broker fees</p> <p>\$0 to \$1,000 in Broker fees</p>

**ACKNOWLEDGEMENT**

I/We have read this disclosure form and understand that KW COASTAL may refer me/us to the above described settlement service providers and may receive a financial or other benefit as a result of this referral.

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Buyer Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Buyer Date