

# AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

**REFERRING PARTY/SELLER:** Wall to Wall, LLC dba Veev

**CUSTOMER:** \_\_\_\_\_

This is to give notice that Referring Party/Seller (Seller) has business relationships with the companies listed in the boxes below. Specifically, Seller is, directly or indirectly, wholly owned by Lennar Corporation. Lennar Corporation (i) owns, directly or indirectly, 100% of Lennar Mortgage, LLC and Lennar Title, Inc.; (ii) indirectly has a 20% ownership interest in Doma Title Insurance, Inc. (former known as North American Title Insurance Company); (iii) indirectly has at least an 80% ownership interest in Lennar Insurance Agency, LLC; and (iv) indirectly has a minority ownership interest of less than 5% in Opendoor Labs, Inc. In addition, if you choose to use Lennar Insurance Agency, LLC for insurance services for your new home, Lennar Insurance Agency, LLC may outsource certain services to be performed by Blend Insurance Agency, Inc. Lennar Corporation indirectly has a minority ownership interest of less than 1% in Blend Insurance Agency, Inc. Because of these relationships, this referral of services may provide Seller a financial or other benefit.

Set forth below are the types of settlement services offered by these affiliated companies and the estimated charge or range of charges generally required by these companies for such settlement services. You are NOT required to use any of the companies listed above as a condition to the purchase of the property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE YOU ARE RECEIVING THE BEST SERVICES AND RATE FOR SUCH SERVICES.

## Provider and Settlement Services/Estimated Range of Charges

### MORTGAGE

**Lennar Mortgage, LLC** arranges and makes mortgage loans and the following are estimated mortgage loan related charges or range of charges (**not all of the charges may apply**):

<u>Description of Settlement Service</u>	<u>Range of Charges</u>
<b>Origination Charges</b>	
% of Loan Amount (Points) .....	0% - 5% (of the loan amount)
Loan Origination Fee.....	0% - 1.5% (of the loan amount)
Courier/Messenger Fee .....	\$0 - \$200
Document Preparation Fee .....	\$0 - \$725
Processing Fee.....	\$0 - \$935
Tax Service Fee.....	\$0 - \$100
Underwriting Fee.....	\$0 - \$725
Wire Transfer Fee .....	\$0 - \$125
Appraisal Fee Paid to Appraiser .....	\$0 - \$1,100
Appraisal Schedule Fee to Appraisal .....	\$0 - \$500
Final Inspection Fee Paid to Appraiser .....	\$0 - \$600
Flood Certification Paid to Outside Agency.....	\$0 - \$15
Survey Fee Paid to Outside Agency .....	\$0 - \$942

**Note:** The actual fees charged may vary based on the size of your loan, loan program and interest rate you choose. There also will be other third-party charges. You will receive a Loan Estimate when you apply for your mortgage loan that will give you an estimate of all anticipated charges.

### SETTLEMENT SERVICES

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**Lennar Title, Inc.** provides settlement services and issues title insurance through numerous underwriters, one of which is **North American Title Insurance Company (NATIC)**. The following are estimated charges or range of charges for the settlement services listed:

<u>Description of Title Policy</u>	<u>Range of Charges</u>
Owner's Policy (Basic and Enhanced):	\$ 420 - \$ 560 for purchase price up to \$200,000 \$ 497 - \$ 770 for purchase price up to \$400,000 \$ 651 - \$ 980 for purchase price up to \$600,000 \$ 799 - \$1,190 for purchase price up to \$800,000 \$ 925 - \$1,400 for purchase price up to \$1,000,000 \$1,275 - \$2,450 for purchase price up to \$2,000,000 \$1,359 - \$3,360 for purchase price up to \$3,000,000
Lender's Policy:	\$ 280 - \$ 340 for loan amount up to \$200,000 \$ 313 - \$ 430 for loan amount up to \$400,000 \$ 379 - \$ 520 for loan amount up to \$600,000 \$ 443 - \$ 610 for loan amount up to \$800,000 \$ 497 - \$ 700 for loan amount up to \$1,000,000 \$ 647 - \$1,150 for loan amount up to \$2,000,000 \$ 683 - \$1,540 for loan amount up to \$3,000,000

<u>Description of Settlement Service</u>	<u>Range of Charges</u>
Settlement Services Fee:**	\$ 630 - \$ 1100 for purchase price up to \$200,000 \$1,101 - \$1,265 for purchase price up to \$400,000 \$1,266 - \$1,595 for purchase price up to \$600,000 \$1,596 - \$1,911 for purchase price up to \$800,000 \$1,912 - \$2,181 for purchase price up to \$1,000,000 \$2,182 - \$2,931 for purchase price up to \$2,000,000 \$2,932 - \$3,111 for purchase price up to \$3,000,000
Solar Document Preparation Fee:	\$200
Recording Processing Fee:	\$25
Recording:	Actual charge
Notary:	Actual charge
Messenger:	Actual charge
Endorsements:	Actual Charge

\*\*Additional fees may apply if closing more than one loan.

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**INSURANCE**

**Lennar Insurance Agency, LLC (Lennar Insurance Agency)** is an insurance agent that provides, among other products, homeowner's/hazard and flood insurance. Lennar Insurance Agency has a contractual arrangement with **Blend Insurance Agency, Inc.**, a sub-producer, to provide certain services in connection with providing such insurance products. Set forth below are the estimated range of charges by Lennar Insurance Agency for the settlement services listed.

<b><u>Description of Settlement Service</u></b>	<b><u>Range of Charges - Annual Premium</u></b>
Homeowner's/Hazard Insurance	0.2% - 2.5% of purchase price amount
Flood Insurance	0.1% - 0.5% of purchase price amount

**NOTE:** The above premium ranges for homeowner's/hazard and flood insurance are from Lennar Insurance Agency. If enhancements to the standard policy such as increased limits, scheduled articles, and/or earthquake coverage are required, the premium may increase. Actual quote and acceptance by Lennar Insurance Agency is subject to Lennar Insurance Agency's or application of their underwriting guidelines, including but not limited to verification of your credit score and previous loss history. Of course, the cost of your insurance may vary due to many factors including, without limitation, the size, location and cost of your home.

**SALE OF EXISTING HOME**

**Opendoor Labs, Inc. d/b/a Opendoor** offers programs to buy existing homes from homeowners.

<b><u>Description of Settlement Service</u></b>	<b><u>Range of Charges*</u></b>
Opendoor Service Charge (real estate transaction cost associated with purchase of home)	6% - 16% of home sales price

\* The amount of the Opendoor Service Charge varies based on the individual property and current market conditions and does not include any upfront repair costs that may be required. There will also be other closing costs imposed by third parties related to the settlement of the sale. Contact Opendoor to obtain an offer that includes an estimate of all anticipated charges.

**Acknowledgment**

I/we have read this notice and understand that Seller is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as a result of this referral.

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date