

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE**

To: Aihua Zhang      Tao Xiong  
 Buyer Name(s)

From: Keller Williams Realty Atlanta Partners – South Forsyth

Date: 11-26-2025

Property: 305 Kimball Trce, Alpharetta, GA 30022

This is to give you notice that Keller Williams Realty Atlanta Partners ("Keller Williams") has a business relationship with O'Kelley & Sorohan, Attorneys at Law, LLC ("Settlement Agent") and Pinnacle Partners Consulting, LLC ("Insurance Company"). Georgia Partners Title Agency, LLC is owned 50% by ABC Title Partners, LLC and 50% by O'Kelley & Sorohan, Attorneys at Law, LLC, and Georgia Home & Auto, LLC is owned 60% by Keller Williams Realty Atlanta Partners and 40% by Pinnacle Partners Consulting, LLC. Because of these relationships, this referral and subsequent referrals between these parties may provide Keller Williams Realty Atlanta Partners, ABC Title Partners, LLC, O'Kelley & Sorohan, Attorneys at Law, LLC, Pinnacle Partners Consulting, LLC, and their owners and employees a financial or other benefit.

Set forth below is the estimated charge or range of charges for each settlement service 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
Georgia Home & Auto, LLC	Homeowner's Insurance	\$150-\$10,000 annual premium, depending on product and associated risk assessments (e.g.: age of home, credit score, past claims of insured, etc.)
Georgia Partners Title Agency, LLC	Title – Title Examination Fee	\$225 – residential only
	Title – Closing Protection Letter Fee	\$50 – residential only
	Title – Lender's Title Insurance	\$2.50-3.40 per \$1000 of coverage, based on underwriter and total amount of coverage (minimum \$200) – residential only
	Title – Owner's Title Insurance	\$2.50-\$5.65 per \$1000 of coverage, based on underwriter, type and total amount of coverage (minimum \$200) – residential only
O'Kelley & Sorohan, Attorneys at Law, LLC	Title – Settlement Fee	\$875 – residential only
	Title – Post-Closing Fee	\$75 – residential only

**ACKNOWLEDGMENT**

I/we have read this disclosure form and understand that Keller Williams Realty Atlanta Partners 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

\_\_\_\_\_  
 Buyer Signature

AIHUA ZHANG      12-01-2025  
 191cfe  
 Seller Signature

TAO XIONG      12-01-2025  
 e870d44  
 Seller Signature

**This is a required Disclosure for Keller Williams Realty Atlanta Partners – South Forsyth**

This is to give notice that some owners and agents of Keller Williams Realty Atlanta Partners have a business relationship which may have financial or other benefits such as an advertising agreement with certain providers of services related to your sale, purchase, or leasing of real estate.

**Consumers and prospective Consumers are not required to utilize these Service Providers.**

The names of the Service Providers and nature of the relationship are set forth below:

1. **Georgia Home & Auto, LLC (Insurance Service Provider)** - 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 this Service Provider.
2. **Supreme Lending** – This is to give you notice that we may share your contact information with Supreme Lending, and they may send you a single advertisement via mail or email.
3. **Northpoint Mortgage** – This is to give you notice that we may share your contact information with Northpoint Mortgage, and they may send you a single advertisement via mail or email.
4. **O’Kelley & Sorohan, Attorneys at Law, LLC** - This is to give you notice that Keller Williams Realty Atlanta Partners (“Broker”) has a business relationship with O’Kelley & Sorohan, Attorneys at Law, LLC (“Settlement Agent”). Broker has agreed to provide specific marketing services to advertise the settlement services provided by Settlement Agent. Broker is compensated for its performance of each specific marketing service. Broker receives compensation for these services only when they are performed and payment is not contingent upon the referral of business. Broker receives payment from this arrangement whether or not you choose to use the service of Settlement Agent.  
All marketing materials and information about Settlement Agent, provided by Broker should be understood to be advertising paid for by Settlement Agent and in no way construed as an endorsement of Settlement Agent’s products or services.
5. **2-10 Home Buyers Warranty** - A home warranty provided by 2-10 Home Buyers Warranty may be presented to the Consumer or prospective Consumer by Broker in connection with your real estate transaction. You are not required to buy a home warranty and, if you want one, you are not required to buy it through the Broker or from 2-10 Home Buyers Warranty. Home warranty products range from \$400.00 - \$960.00+ based on Consumer’s choice of product level, home size, and type.

The Consumers (Buyers, Sellers, Landlords, and Tenants) are NOT required to use the above referenced Service Providers as a condition of settlement of the loan on a subject property, or the purchase, sale, lease of a 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. (Keller Williams Realty Atlanta Partners believes the named Service Providers charges would be competitive with charges of other providers of the same services). Information such as contact numbers, email addresses, and/or property addresses may be shared with the previously named affiliates. In some instances, listed properties for sale may have additional signage for advertising potential mortgage financing. Sellers/Landlords and Buyers/Tenants hereby acknowledge their receipt and understanding of the foregoing disclosure.

\_\_\_\_\_  
Buyer Signature

*AIHUA ZHANG*

12-01-2025

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\_\_\_\_\_  
Seller Signature

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Buyer Signature

*TAO XIONG*

12-01-2025

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\_\_\_\_\_  
Seller Signature

\_\_\_\_\_  
Agent