	AFFILIATED BUSINESS ARRAN	GEMENT DISCLOSURE
To:	Property: 1 Biscayne Drive NW #704	
From: Keller Williams Realty I	North Atlanta Da	te:
Title Agency, SE Legacy Title, L Realty North Atlanta and 50% the Realty North Atlanta, 46% by Monday Opportunity Venture Group, LLC of these relationships, this refer Agency, SE Legacy Title, LLC, Co	LC and Onward Home Mortgage, LLC. by O'Kelley & Sorohan, Attorneys at Law McMichael & Gray, PC, and 5% by KT G an affiliate of Keller Williams Realty North Tral and subsequent referrals between th	Iller Williams") has business relationships with National Legacy National Legacy Title Agency is owned 50% by Keller Williams W, LLC. SE Legacy Title, LLC is owned 49% by Keller Williams leorgia, LLC. Onward Home Mortgage, LLC is owned 40% by Atlanta and 40% by Shelter Mortgage Company, LLC. Because lese parties may provide Keller Williams, National Legacy Title & Sorohan, Attorneys at Law, LLC, McMichael & Gray, PC and ther benefit.
listed providers as a condition for SETTLEMENT SERVICE PROVIDE	or purchase or sale of the subject proper	the settlement services listed. You are NOT required to use the ty or settlement of your loan. THERE ARE FREQUENTLY OTHER. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU RVICES.
Service Provider	Service Provided	Charge or Range of Charges
Onward Home Mortgage, LLC	Processing Fee	\$899-1199
	Underwriting Fee	\$699
	Loan Discount Points	0-3% Depending on Rate Chosen
National Legacy Title Agency, LLC	Title – Title Examination Fee	\$225
	Title – Closing Protection Letter Fee	\$50
	Title – Lender's Title Insurance	\$2.50-3.40 per \$1000 of coverage, based on underwriter and total amount of coverage (minimum \$200)
	Title – Owner's Title Insurance	\$2.50-\$5.65 per \$1000 of coverage, based on underwriter, type and total amount of coverage (minimum \$200)
O'Kelley & Sorohan, Attorneys at Law, LLC	Title - Settlement Fee	\$875
	Title - Post-Closing Fee	\$75
SE Legacy Title, LLC	Title – Binder Fee/Title Search	\$225
	Title – Lender's Title Insurance	\$2.55 – \$3.50 per \$1000 of coverage, based on the type and total amount (minimum of \$200)
	Title – Owner's Title Insurance	\$3.95 – \$5.70 per \$1000 of coverage, based on the type and total amount (minimum of \$200)
	Title - Closing Protection Letter Fee	\$50
McMichael & Gray, LLC	Title – Settlement Fee	\$875
	Title – Post-Closing Fee	\$75
ACKNOWI EDGMENT		

I/we have read this disclosure form and understand that <u>Keller Williams Realty North Atlanta</u> 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

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") 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 or Warranty Company.

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.

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Buyer Signature	Date –	Buyer Signature	Date