

REAL BROKERAGE TECHNOLOGIES, INC.**Affiliated Business Arrangement Disclosure Statement**

To: _____

From: Real Brokerage Technologies, Inc.

Property: _____

Date: _____

This is to give you notice that Real Brokerage Technologies, Inc. ("Real Broker") has a business relationship with the entities listed below. The nature of the business relationship is that these entities are corporate affiliates. Specifically, The Real Brokerage Inc. owns, indirectly, a 100% interest in each of Real Broker and One Real Mortgage Corp.

Because of this relationship, your selection of One Real Mortgage Corp. may provide Real Broker a financial or other benefit.

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 settlement of your loan on or purchase, sale, or refinance 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.

One Real Mortgage Corp.

<u>Settlement Service</u>	<u>Range of Charges</u>
% of Loan Amount (points)	0% - 3% of the loan amount
Loan Origination Fee	0% - 3% of the loan amount
Commitment Fee	\$0 - \$1,500
Underwriting Fee	\$0 - \$1,500
Credit Report Fee	\$0 - \$150
Flood Certification	\$0 - \$25
MERS Registration	\$0 - \$25
Processing Fee	\$0 - \$300
Appraisal Fee Paid to Appraiser	\$0 - \$1,300
Appraisal Schedule Fee Paid to Appraiser	\$0 - \$150
Final Inspection Fee Paid to Appraiser	\$0 - \$250
Flood Certification Paid to Outside Agency	\$0 - \$25
Condo Questionnaire Paid to HOA	\$0 - \$400
Condo Budget/Bylaws/Master Paid to HOA	\$0 - \$200
Tax Service Fee	\$0 - \$100

Wire Transfer Fee	\$0 - \$100
Verification of Employment	\$0 - \$200

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.

ACKNOWLEDGMENT

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

Client Date

Client Date

REAL BROKERAGE TECHNOLOGIES, INC.

Affiliated Business Arrangement Disclosure Statement

To: _____

From: Real Brokerage Technologies, Inc.

Agent: _____ (if Checked Below)

Property: _____

Date: _____

This is to give you notice that Real Brokerage Technologies, Inc. (“Real Broker”) has a business relationship with the entities listed below. The nature of the business relationship is that these entities are corporate affiliates. Specifically, The Real Brokerage Inc. owns, directly or indirectly, a 100% interest in Real Broker. Additionally, The Real Brokerage Inc. owns, directly or indirectly, a 100% interest in One Real Title Inc. which has a 100% ownership interest in the following entity:

One Real Escrow Services, Inc.
(the “Title and/or Escrow Entities”)

Additionally, One Real Title Inc. has a 55% ownership interest and agents affiliated with Real Broker (or entities owned by agents affiliated with Real Broker) have a 45% interest in in The Real Open Escrow Holding Company, LLC which wholly owns the following entity:

The Real Open Escrow of California, Inc.
(also included in the “Title and/or Escrow Entities”)

Additionally, One Real Title Inc. has a 55% interest and Xavier Dean Enterprises (an entity owned by agents affiliated with Real Broker) has a 45% interest in The Real Escrow Holding Company, LLC which wholly owns the following entity:

Stratis Escrow, Inc. (also included in the “Title and/or Escrow Entities”)

Additionally, Real Broker provides some title and/or escrow services in the State of California.

(check if applicable)

Further, Agent (or an Agent-owned entity) owns a greater than 1% interest in the Entities checked below:

The Real Open Escrow of California, Inc.
Xavier Dean Enterprises

Because of these relationships, your selection of any of the Title and/or Escrow Entities or Real Broker for title and/or escrow services may provide Real Broker, agents affiliated with Real Broker and/or Agent a financial or other benefit.

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 settlement of your loan on or purchase, sale, or refinance 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.

All Title and/or Escrow Entities (including Real Broker)

California

Settlement Service

Range of Charges

Owner's Policy	\$0 - \$802 for sales price between \$0 - \$100,000 \$802 - \$2,632 for sales price between \$100,000 - \$1,000,000 \$2,632 - \$5,787 for sales price between \$1,000,000 - \$5,000,000 \$5,787 - \$8,675 for sales price between \$5,000,000 - \$10,000,000
----------------	---

Lender's Policy	\$0 - \$380 for loan amount between \$0 - \$100,000 \$380 - \$720 for loan amount between \$100,000 - \$1,000,000 \$720 - \$3,630 for loan amount between \$1,000,000 - \$5,000,000 \$3,630 - \$6,130 for loan amount between \$5,000,000 - \$10,000,000
-----------------	---

For coverage amounts exceeding the above published rates, please contact The Title and/or Escrow Entities. for a quote. The charge for a title search depends on the property being purchased and the county in which the property is located.

Closing Services Fee	\$399 - \$899
----------------------	---------------

Mobile Notary	\$170 - \$250
---------------	---------------

Other Endorsements	\$0 - \$500
--------------------	-------------

ACKNOWLEDGMENT

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

Client	Date
--------	------

Client	Date
--------	------