



Affiliated Business Arrangement Disclosure Statement

To: Our Valued Clients
From: Douglas Elliman of California, Inc.

Thank you for choosing Douglas Elliman of California, Inc. ("Broker"). It is our privilege to assist you. In connection with your purchase or sale of real property (the "Transaction"), this statement is delivered to give you notice that Broker has a business relationship with the following settlement service providers:

- Portfolio Escrow, Inc. (Douglas Elliman of California Financial, LLC, an affiliated company of Broker, has a 100% ownership interest in Portfolio Escrow, Inc.).
- Riviera Financial Partners, Inc. doing business as Riviera Financial (certain executives and sales agents of the Broker have an ownership interest in Riviera Financial).

The above-mentioned settlement service providers are collectively referred to herein as the "Companies." Because of these relationships, referral of business to any of the Companies may provide Broker, our employees, or our related parties with a financial or other benefit.

You are NOT required to use the Companies (including without limitation: Portfolio Escrow Inc. and Riviera Financial) as a condition to the transaction. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND AND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

The following chart of this Affiliated Business Arrangement Disclosure Statement sets forth a description of the services provided by Companies, along with the estimated charge or range of charges generally made for the services listed.

COMPANIES	SERVICES	HUD-1 DESCRIPTION/LINE DESIGNATION	ESTIMATE OF RANGE OF CHARGES
Portfolio Escrow Inc.	Provides handling of many of the details in transferring the real property in accordance with the real estate contract.	Settlement of Escrow (1101) on: \$100,000 home \$250,000 home \$500,000 home Document Preparation Fee (1105)	\$450.00 – \$650.00 \$750.00 – \$950.00 \$1,250.00 – \$1,450.00 \$0 – \$500.00
Riviera Financial Partners, Inc.	Provides a range of mortgage loan product and services.	Loan origination fee (801) Loan discount fees/points (802) Application Fee (800 series)	0%–2% of Loan 0%–5% of Loan \$0–\$695.00

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ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE:

I/We have received and read this Affiliated Business Arrangement Disclosure Statement and (i) understand that Broker 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; and (ii) I consent to an advanced dual agency.

I/We understand that I/We have the right to restrict the sharing of personal and financial information with the service providers and unless I/We check the box corresponding to the statement below, my/our personal information may be shared between Broker and Companies.

Please do not share my/our personal and financial information with the abovementioned settlement service providers.

Date 02/2026

Date 02/2026

Buyer's Signature

Seller's Signature

Buyer's Signature

Seller's Signature

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