

# COMPASS

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Omar Ghory From: Compass, First American, VergeTitle & TitleVest  
 Property: 430 E 77th St 7C, Manhattan, NY 10075 Date: \_\_\_\_\_

This is to give you notice that Compass, Inc. and its affiliated brokerages (“Compass”),<sup>1</sup> as well as First American Title Insurance Company (“First American”), and TitleVest Agency, LLC (“TitleVest”), have a business relationship with the providers listed on this disclosure form, and each may refer to you the services of another. Specifically, Compass, Inc. indirectly owns 49% of VergeTitle, 100% of Secured Land Transfers LLC d/b/a ProNational Title Agency, 49.9% of Guaranteed Rate Affinity LLC, 100% of Anywhere Insurance Agency, Inc., and 1.65% of Notarize, Inc. TitleVest owns 51% of VergeTitle, and TitleVest is a wholly owned subsidiary of First American.

Because of these relationships, the referral of a customer (including you) by any of these entities to another may provide the referring entity and/or its affiliates or employees with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the services listed. You are NOT required to use the listed provider(s) 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.

Provider	Service	Estimated Charge or Range of Charges		
VergeTitle Agency, LLC/First American Title Insurance Company, Secured Land Transfers LLC d/b/a ProNational Title Agency	Title Insurance	<b>Sales price</b>	<b>Owner’s Policy</b>	<b>Lender’s Policy: (Simultaneous)</b>
		\$100,000	\$625.00	\$186.00
		\$300,000	\$1,329.00	\$394.00
		\$500,000	\$2,033.00	\$602.00
		\$1,000,000	\$4,281.00	\$1,073.00
		\$1,500,000	\$6,021.00	\$1,508.00
		\$3,000,000	\$12,075.00	\$3,622.00
		Typical endorsements \$100-\$200. Additional fees \$750-\$2,000. CHARGES ARE ESTIMATES AND MAY VARY. Other charges may apply; contact your representative for more information.		
Guaranteed Rate Affinity LLC	Loan Products and Services	Origination Fees (Application, Commitment, Lender, Processing, Origination): \$1,640.00 Discount Fee/Points: 0 – 3% of loan amount. Additional third-party fees may apply.		
Anywhere Insurance Agency, Inc.	Homeowner’s Insurance	\$2.00 - \$8.00 per thousand dollars of replacement cost of dwelling. Pricing will vary based on specific risk profile.		
Notarize, Inc.	Notary	\$25-\$100		

In addition to the relationships described above, Compass affiliates have a business arrangement with Assurant Home Warranty (“Assurant”). While these affiliates do not have any ownership interest in Assurant, they may receive fees from Assurant in return for their performance of services.

### ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that Compass and the providers listed on this disclosure form may refer me/us to purchase the above-described service(s) from one another, and that any such referrals may provide the referring entity and/or its affiliates or employees with a financial or other benefit as the result of any such referral.

Buyer’s Signature \_\_\_\_\_ Date \_\_\_\_\_

Buyer’s Signature \_\_\_\_\_ Date \_\_\_\_\_

Omar Ghory \_\_\_\_\_ 03/30/2026 \_\_\_\_\_  
 Seller’s Signature Date

\_\_\_\_\_  
 Seller’s Signature Date

<sup>1</sup> Compass-affiliated brokerages generally use names or trade names which include the word “Compass.”