NEW YORK AFFILIATED BUSINESS REFERRAL DISCLOSURE NOTICE
(Pursuant to Insurance Law § 2113(d) and 11 NYCRR § 35.5(a))

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"), 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.

1. The nature of the affiliated relationship is as follows: Compass, Inc. indirectly owns 49% of VergeTitle Agency, LLC ("VergeTitle"), TitleVest owns 51% of VergeTitle, and TitleVest is a wholly owned subsidiary of First American. Additionally, Compass, Inc. indirectly owns 100% of Secured Land Transfers LLC d/b/a ProNational Title Agency ("ProNational"). Because of these relationships, the referral of a customer (including you) by any of these providers to another may provide the referring company and/or its affiliates with a financial or other benefit.
2. You are not required to use the services of VergeTitle, ProNational or First American and you may shop around to determine whether you are receiving the best services and the best rate for such services.
3. Any money or other thing of value directly or indirectly paid by VergeTitle, ProNational or First American to the person or entity making this referral would, or will be, based on the person or entity's financial interest in VergeTitle, and not by the amount of title insurance business referred. Such compensation or other thing of value does not violate the federal Real Estate Settlement Procedures Act of 1974 (RESPA), New York Insurance Law §2324, or New York Insurance Law §6409.
4. No Company is required to refer a specified amount of title insurance business to VergeTitle, ProNational or First American.
5. The amount or value of any compensation or other thing of value that any of the Companies expect to receive in connection herewith is their applicable share, if any, of profit after expenses in accordance with the ownership of VergeTitle and ProNational as stated above in paragraph 1. VergeTitle and First American revenue comes from the provision of title insurance and ancillary services, and estimated fees and charges are set forth below.

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**	**Sales price**	**Owner's Policy**	**Lender's Policy: (Simultaneous)**
		$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.		

6. VergeTitle and ProNational generate non-affiliated business from more than one source.

ACKNOWLEDGEMENT

I/we have read this disclosure form and understand that the above providers may refer me/us to purchase the above-described settlement service(s) from one another, and that such referrals may provide the referring company and/or its affiliates 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