AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Alex Aheyev, Marina Perla From: Compass, First American, VergeTitle & TitleVest

Property: 160 Imlay St. 4E2, Brooklyn, NY 11231 Date: December 15 , 2025

This is to give you notice that Compass, Inc. and its affiliated brokerages ("Compass"),[1] First American Title Insurance Company ("First American"), and TitleVest Agency, LLC ("TitleVest"), have a business relationship with VergeTitle LLC ("VergeTitle") (collectively, the "Companies") and each may refer to you the services of another. Specifically, Compass, Inc. indirectly owns 49% of VergeTitle, 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 the Companies to another may provide the referring company and/or its affiliates with a financial or other benefit.[2]

Set forth below is the estimated charge or range of charges for the settlement 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 LLC/First American Title Insurance Company	**Title Insurance**	**Owner's Policy**. Begins at $338 for $35,000 of insurance, with graduated charges per thousand of additional insurance ranging from $7.52 to $2.36 per thousand, with the price per thousand decreasing as the policy amount increases **Lender's Policy**. Begins at $284 for $35,000 of insurance, with graduated charges per thousand of additional insurance ranging from $6.28 to $1.97 per thousand, with the price per thousand decreasing as the policy amount increases. **Endorsements.** Endorsements which are not priced-per thousand as an additional percentage (5% to 20%) of the premium incur a flat fee which ranges from $0 to $150. **Ancillary service charges.** May range from $25 to several thousand dollars, depending upon the requirements of a particular transaction. Other fees/charges may apply. Please ask for a detailed estimate for your transaction.

ACKNOWLEDGEMENT

I/we have read this disclosure form and understand that the Companies 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.

Marina Perla 12/19/2025
Signature Date

Alexey Aheyev 12/22/2025
Signature Date

[1] Compass-affiliated brokerages generally use names or trade names which include the word "Compass."

[2] Note that certain employees and real estate agents of Compass and Compass affiliates, including potentially the real estate agent providing you with this disclosure and/or representing you in this transaction, may own stock in Compass, Inc.