

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

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. Pursuant to the above referenced New York State law and regulation, we are providing you with the following disclosures:

1. The nature of the affiliated relationship is as follows: 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. You are not required to use the services of VergeTitle 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 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 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 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 LLC/First American Title Insurance Company	Title Insurance	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>

6. VergeTitle generates non-affiliated business from more than one source.

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

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.

Manna Perla 12/19/2025
Signature Date

Alexey Abeyev 12/22/2025
Signature Date