NEW YORK STATE OF OPPORTUNITY. | Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing and Anti-Discrimination Disclosure Form

Federal, State and local Fair Housing and Anti-discrimination Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status.** Real estate professionals must also comply with all Fair Housing and Anti-discrimination Laws.

Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by “steering” which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by “blockbusting” which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

YOU HAVE THE RIGHT TO FILE A COMPLAINT

If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: www.dhr.ny.gov;
- Stop by a DHR office in person, or contact one of the Division’s offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: https://dhr.ny.gov/contact-us, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State’s website https://www.dos.ny.gov/licensing/complaint_links.html
- Stop by a Department’s office in person, or contact one of the Department’s offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint.

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For more information on Fair Housing Act rights and responsibilities please visit https://dhr.ny.gov/fairhousing and https://www.dos.ny.gov/licensing/fairhousing.html.

This form was provided to me by Thomas Rozboril (print name of Real Estate Salesperson/ Broker) of Compass (print name of Real Estate company, firm or brokerage)

(I)(We) Ann Siong Seah

(Buyer/Tenant/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Buyer/Tenant/Seller/Landlord Signature Signed by: Ann Siong Seah C57F4844F8674C8... Date: 8/25/2026

Buyer/Tenant/Seller/Landlord Signature ______________________ Date: __________

Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.

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New York State
Department of State
Division of Licensing Services
P.O. Box 22001
Albany, NY 12201-2001
Customer Service: (518) 474-4429
https://dos.ny.gov

New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interest. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not inconsistent with the agent's fiduciary duties to the buyer.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller cannot provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the buyer and the seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller. A sales agent works under the supervision of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will

New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. A designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by Thomas Rozboril of Compass
(Print Name of Licensee) *(Print Name of Company, Firm or Brokerage)*

a licensed real estate broker acting in the interest of the:

(✔) Seller as a (*check relationship below)*

(✔) Seller's Agent

(____) Broker's Agent

(____) Buyer as a (*check relationship below)*

(____) Buyer's Agent

(____) Broker's Agent

(____) Dual Agent

(____) Dual Agent with Designated Sales Agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

(☐) Advance Informed Consent Dual Agency

(✔) Advance Informed Consent to Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: Keith Davidson is appointed to represent the buyer; and Thomas Rozboril is appointed to represent the seller in this transaction.

(I) (We) Ann Siong Seah acknowledge receipt of a copy of this disclosure form:

Signature of { } Buyer(s) and/or { ✔ } Seller(s):

Signed by:
Ann Siong Seah
C57F4844F8074C8...

Date: 8/25/2026

Date:

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

To: Ann Siong Seah From: Compass, First American, VergeTitle & TitleVest

Property: 159 Madison Ave, Unit 6D Date: 8/25/2026

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

Signed by:
Ann Siong Seah 8/25/2026
C57F4844F8674C8...

Seller's Signature Date Seller's Signature Date

COMPASS

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Ann Siong Seah　　From: Compass, First American, VergeTitle & TitleVest

Property: 159 Madison Ave, Unit 6D　　Date: 8/25/2026

This is to give you notice that Compass, Inc. and its affiliated brokerages ("Compass"),[1] 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**	**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.
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.

Buyer's Signature　　Date　　Buyer's Signature　　Date

Signed by:
Ann Siong Seah
C57F4844F8674C8...
8/25/2026

Seller's Signature　　Date　　Seller's Signature　　Date

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

Rev. 01.2026