



SELLER'S DISCLOSURE NOTICE

©Texas Association of REALTORS®, Inc. 2022

Section 5.008, Property Code requires a seller of residential property of not more than one dwelling unit to deliver a Seller's Disclosure Notice to a buyer on or before the effective date of a contract. **This form complies with and contains additional disclosures which exceed the minimum disclosures required by the Code.**

**3115 Diamond Head Ave
Alton, Texas 78573**

CONCERNING THE PROPERTY AT _____

THIS NOTICE IS A DISCLOSURE OF SELLER'S KNOWLEDGE OF THE CONDITION OF THE PROPERTY AS OF THE DATE SIGNED BY SELLER AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE BUYER MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER, SELLER'S AGENTS, OR ANY OTHER AGENT.

Seller ☒ is not occupying the Property. If unoccupied (by Seller), how long since Seller has occupied the Property? _____ (approximate date) or ☒ never occupied the Property

Section 1. The Property has the items marked below: (Mark Yes (Y), No (N), or Unknown (U).)

This notice does not establish the items to be conveyed. The contract will determine which items will & will not convey.

Item	Y	N	U
Cable TV Wiring	☒		
Carbon Monoxide Det.		☒	
Ceiling Fans	☒		
Cooktop	☒		
Dishwasher		☒	
Disposal		☒	
Emergency Escape Ladder(s)		☒	
Exhaust Fans	☒		
Fences	☒		
Fire Detection Equip.			☒
French Drain			☒
Gas Fixtures			☒
Liquid Propane Gas:		☒	
-LP Community (Captive)			☒
-LP on Property			☒

Item	Y	N	U
Natural Gas Lines		☒	
Fuel Gas Piping:		☒	
-Black Iron Pipe		☒	
-Copper			
-Corrugated Stainless Steel Tubing		☒	
Hot Tub		☒	
Intercom System		☒	
Microwave	☒		
Outdoor Grill		☒	
Patio/Decking	☒		
Plumbing System	☒		
Pool		☒	
Pool Equipment		☒	
Pool Maint. Accessories		☒	
Pool Heater		☒	

Item	Y	N	U
Pump: sump grinder			☒
Rain Gutters		☒	
Range/Stove	☒		
Roof/Attic Vents	☒		
Sauna		☒	
Smoke Detector	☒		
Smoke Detector - Hearing Impaired			☒
Spa		☒	
Trash Compactor		☒	
TV Antenna		☒	
Washer/Dryer Hookup	☒		
Window Screens	☒		
Public Sewer System	☒		

Item	Y	N	U	Additional Information
Central A/C	☒			☒ electric gas number of units: 4
Evaporative Coolers		☒		number of units: _____
Wall/Window AC Units		☒		number of units: _____
Attic Fan(s)	☒			if yes, describe: 6 on each building
Central Heat	☒			☒ electric gas number of units: 4
Other Heat		☒		if yes, describe: _____
Oven	☒			number of ovens: 4 ☒ electric gas other: _____
Fireplace & Chimney		☒		wood gas logs mock other: _____
Carport	☒			☒ attached not attached
Garage		☒		attached not attached
Garage Door Openers		☒		number of units: _____ number of remotes: _____
Satellite Dish & Controls		☒		owned leased from: _____
Security System		☒		owned leased from: _____

(TXR-1406) 07-10-23

Initialed by: Buyer: _____, _____ and Seller: OAR, _____

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**3115 Diamond Head Ave
Alton, Texas 78573**

Concerning the Property at _____

Solar Panels	☒	☐	owned	leased from: _____
Water Heater	☒	☐	☒ electric	gas other: 4 number of units: _____
Water Softener	☐	☒	owned	leased from: _____
Other Leased Items(s)	☐	☒	if yes, describe: _____	
Underground Lawn Sprinkler	☒	☐	☒ automatic	manual areas covered _____
Septic / On-Site Sewer Facility	☐	☒	if yes, attach Information About On-Site Sewer Facility (TXR-1407)	

Water supply provided by: ☒ city well MUD co-op unknown other: _____

Was the Property built before 1978? yes ☒ no unknown

(If yes, complete, sign, and attach TXR-1906 concerning lead-based paint hazards).

Roof Type: shingle Age: 15 (approximate)

Is there an overlay roof covering on the Property (shingles or roof covering placed over existing shingles or roof covering)? yes no ☒ unknown

Are you (Seller) aware of any of the items listed in this Section 1 that are not in working condition, that have defects, or are need of repair? yes no If yes, describe (attach additional sheets if necessary): _____

Section 2. Are you (Seller) aware of any defects or malfunctions in any of the following? (Mark Yes (Y) if you are aware and No (N) if you are not aware.)

Item	Y	N
Basement	☐	☒
Ceilings	☐	☒
Doors	☒	☐
Driveways	☐	☒
Electrical Systems	☒	☐
Exterior Walls	☐	☒

Item	Y	N
Floors	☐	☒
Foundation / Slab(s)	☐	☒
Interior Walls	☒	☐
Lighting Fixtures	☐	☒
Plumbing Systems	☐	☒
Roof	☒	☐

Item	Y	N
Sidewalks	☐	☒
Walls / Fences	☒	☐
Windows	☒	☐
Other Structural Components	☐	☐
	☐	☐
	☐	☐

If the answer to any of the items in Section 2 is yes, explain (attach additional sheets if necessary): _____

Section 3. Are you (Seller) aware of any of the following conditions? (Mark Yes (Y) if you are aware and No (N) if you are not aware.)

Condition	Y	N
Aluminum Wiring	☐	☒
Asbestos Components	☐	☒
Diseased Trees: oak wilt	☐	☒
Endangered Species/Habitat on Property	☐	☒
Fault Lines	☐	☒
Hazardous or Toxic Waste	☐	☒
Improper Drainage	☐	☒
Intermittent or Weather Springs	☐	☒
Landfill	☐	☒
Lead-Based Paint or Lead-Based Pt. Hazards	☐	☒
Encroachments onto the Property	☐	☒
Improvements encroaching on others' property	☐	☒
Located in Historic District	☐	☒
Historic Property Designation	☐	☒
Previous Foundation Repairs	☐	☒

Condition	Y	N
Radon Gas	☐	☒
Settling	☐	☒
Soil Movement	☐	☒
Subsurface Structure or Pits	☐	☒
Underground Storage Tanks	☐	☒
Unplatted Easements	☐	☒
Unrecorded Easements	☐	☒
Urea-formaldehyde Insulation	☐	☒
Water Damage Not Due to a Flood Event	☐	☒
Wetlands on Property	☐	☒
Wood Rot	☐	☒
Active infestation of termites or other wood destroying insects (WDI)	☐	☒
Previous treatment for termites or WDI	☒	☐
Previous termite or WDI damage repaired	☐	☒
Previous Fires	☐	☒

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Initialed by: Buyer: _____ and Seller: OAR _____

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**3115 Diamond Head Ave
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Concerning the Property at _____

Previous Roof Repairs	☒	
Previous Other Structural Repairs		☒
Previous Use of Premises for Manufacture of Methamphetamine		☒

Termite or WDI damage needing repair		☒
Single Blockable Main Drain in Pool/Hot Tub/Spa*		☒

If the answer to any of the items in Section 3 is yes, explain (attach additional sheets if necessary):
 roof has been repaired from tree damage and age deterioration.
 a complete termite treatment was done in sept 2023

*A single blockable main drain may cause a suction entrapment hazard for an individual.

Section 4. Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair, which has not been previously disclosed in this notice? ☒ yes ___ no If yes, explain (attach additional sheets if necessary): new water heater was just replaced 1mo ago. keep an eye on the rest.

Section 5. Are you (Seller) aware of any of the following conditions?* (Mark Yes (Y) if you are aware and check wholly or partly as applicable. Mark No (N) if you are not aware.)

Y N

- ☒ Present flood insurance coverage.
- ☒ Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir.
- ☒ Previous flooding due to a natural flood event.
- ☒ Previous water penetration into a structure on the Property due to a natural flood.
- ☒ Located ___ wholly ___ partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR).
- ☒ Located ___ wholly ___ partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded)).
- ☒ Located ___ wholly ___ partly in a floodway.
- ☒ Located ___ wholly ___ partly in a flood pool.
- ☒ Located ___ wholly ___ partly in a reservoir.

If the answer to any of the above is yes, explain (attach additional sheets as necessary):

***If Buyer is concerned about these matters, Buyer may consult Information About Flood Hazards (TXR 1414).**

For purposes of this notice:

"100-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a special flood hazard area, which is designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map; (B) has a one percent annual chance of flooding, which is considered to be a high risk of flooding; and (C) may include a regulatory floodway, flood pool, or reservoir.

"500-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a moderate flood hazard area, which is designated on the map as Zone X (shaded); and (B) has a two-tenths of one percent annual chance of flooding, which is considered to be a moderate risk of flooding.

"Flood pool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is subject to controlled inundation under the management of the United States Army Corps of Engineers.

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Concerning the Property at _____

"Flood insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).

"Floodway" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of a river or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as a 100-year flood, without cumulatively increasing the water surface elevation more than a designated height.

"Reservoir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain water or delay the runoff of water in a designated surface area of land.

Section 6. Have you (Seller) ever filed a claim for flood damage to the Property with any insurance provider, including the National Flood Insurance Program (NFIP)?* ___ yes ☒ no If yes, explain (attach additional sheets as necessary): _____

*Homes in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance. Even when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s).

Section 7. Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the Property? ___ yes ☒ no If yes, explain (attach additional sheets as necessary): _____

Section 8. Are you (Seller) aware of any of the following? (Mark Yes (Y) if you are aware. Mark No (N) if you are not aware.)

Y N

___ ☒ Room additions, structural modifications, or other alterations or repairs made without necessary permits, with unresolved permits, or not in compliance with building codes in effect at the time.

___ ☒ Homeowners' associations or maintenance fees or assessments. If yes, complete the following:
Name of association: _____
Manager's name: _____ Phone: _____
Fees or assessments are: \$ _____ per _____ and are: ___ mandatory ___ voluntary
Any unpaid fees or assessment for the Property? ___ yes (\$ _____) ___ no
If the Property is in more than one association, provide information about the other associations below or attach information to this notice.

___ ☒ Any common area (facilities such as pools, tennis courts, walkways, or other) co-owned in undivided interest with others. If yes, complete the following:
Any optional user fees for common facilities charged? ___ yes ___ no If yes, describe: _____

___ ☒ Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.

___ ☒ Any lawsuits or other legal proceedings directly or indirectly affecting the Property. (Includes, but is not limited to: divorce, foreclosure, heirship, bankruptcy, and taxes.)

___ ☒ Any death on the Property except for those deaths caused by: natural causes, suicide, or accident unrelated to the condition of the Property.

___ ☒ Any condition on the Property which materially affects the health or safety of an individual.

___ ☒ Any repairs or treatments, other than routine maintenance, made to the Property to remediate environmental hazards such as asbestos, radon, lead-based paint, urea-formaldehyde, or mold.
If yes, attach any certificates or other documentation identifying the extent of the remediation (for example, certificate of mold remediation or other remediation).

___ ☒ Any rainwater harvesting system located on the Property that is larger than 500 gallons and that uses a public water supply as an auxiliary water source.

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Concerning the Property at _____

☒ The Property is located in a propane gas system service area owned by a propane distribution system retailer.

☒ Any portion of the Property that is located in a groundwater conservation district or a subsidence district.

If the answer to any of the items in Section 8 is yes, explain (attach additional sheets if necessary): _____

Section 9. Within the last 4 years, have you (Seller) received any written inspection reports from persons who regularly provide inspections and who are either licensed as inspectors or otherwise permitted by law to perform inspections? ☒ yes ☐ no If yes, attach copies and complete the following:

Inspection Date	Type	Name of Inspector	No. of Pages
2023	08/11/2023	Samuel Bilderback	9

*Note: A buyer should not rely on the above-cited reports as a reflection of the current condition of the Property.
A buyer should obtain inspections from inspectors chosen by the buyer.*

Section 10. Check any tax exemption(s) which you (Seller) currently claim for the Property:

☐ Homestead ☐ Senior Citizen ☐ Disabled
☐ Wildlife Management ☐ Agricultural ☐ Disabled Veteran
☐ Other: _____ ☐ Unknown

Section 11. Have you (Seller) ever filed a claim for damage, other than flood damage, to the Property with any insurance provider? ☐ yes ☒ no

Section 12. Have you (Seller) ever received proceeds for a claim for damage to the Property (for example, an insurance claim or a settlement or award in a legal proceeding) and not used the proceeds to make the repairs for which the claim was made? ☐ yes ☒ no If yes, explain: _____

Section 13. Does the Property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766 of the Health and Safety Code?* ☐ unknown ☐ no ☒ yes. If no or unknown, explain. (Attach additional sheets if necessary): _____

**Chapter 766 of the Health and Safety Code requires one-family or two-family dwellings to have working smoke detectors installed in accordance with the requirements of the building code in effect in the area in which the dwelling is located, including performance, location, and power source requirements. If you do not know the building code requirements in effect in your area, you may check unknown above or contact your local building official for more information.*

A buyer may require a seller to install smoke detectors for the hearing impaired if: (1) the buyer or a member of the buyer's family who will reside in the dwelling is hearing-impaired; (2) the buyer gives the seller written evidence of the hearing impairment from a licensed physician; and (3) within 10 days after the effective date, the buyer makes a written request for the seller to install smoke detectors for the hearing-impaired and specifies the locations for installation. The parties may agree who will bear the cost of installing the smoke detectors and which brand of smoke detectors to install.

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Initialed by: Buyer: _____, _____ and Seller:  _____

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Concerning the Property at _____

Seller acknowledges that the statements in this notice are true to the best of Seller's belief and that no person, including the broker(s), has instructed or influenced Seller to provide inaccurate information or to omit any material information.

 Oscar A. Ramos Chacon 08/28/2024
Signature of Seller Date Signature of Seller Date

Printed Name: Oscar Abraham Ramos Chacon Printed Name: _____

ADDITIONAL NOTICES TO BUYER:

- (1) The Texas Department of Public Safety maintains a database that the public may search, at no cost, to determine if registered sex offenders are located in certain zip code areas. To search the database, visit <https://publicsite.dps.texas.gov>. For information concerning past criminal activity in certain areas or neighborhoods, contact the local police department.
- (2) If the Property is located in a coastal area that is seaward of the Gulf Intracoastal Waterway or within 1,000 feet of the mean high tide bordering the Gulf of Mexico, the Property may be subject to the Open Beaches Act or the Dune Protection Act (Chapter 61 or 63, Natural Resources Code, respectively) and a beachfront construction certificate or dune protection permit may be required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information.
- (3) If the Property is located in a seacoast territory of this state designated as a catastrophe area by the Commissioner of the Texas Department of Insurance, the Property may be subject to additional requirements to obtain or continue windstorm and hail insurance. A certificate of compliance may be required for repairs or improvements to the Property. For more information, please review *Information Regarding Windstorm and Hail Insurance for Certain Properties* (TXR 2518) and contact the Texas Department of Insurance or the Texas Windstorm Insurance Association.
- (4) This Property may be located near a military installation and may be affected by high noise or air installation compatible use zones or other operations. Information relating to high noise and compatible use zones is available in the most recent Air Installation Compatible Use Zone Study or Joint Land Use Study prepared for a military installation and may be accessed on the Internet website of the military installation and of the county and any municipality in which the military installation is located.
- (5) If you are basing your offers on square footage, measurements, or boundaries, you should have those items independently measured to verify any reported information.
- (6) The following providers currently provide service to the Property:

Electric: <u>magic valley</u>	phone #: _____
Sewer: <u>city of alton</u>	phone #: _____
Water: <u>sharyland water co</u>	phone #: _____
Cable: _____	phone #: _____
Trash: <u>city of alton</u>	phone #: _____
Natural Gas: _____	phone #: _____
Phone Company: _____	phone #: _____
Propane: _____	phone #: _____
Internet: _____	phone #: _____

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Initialed by: Buyer: _____, _____ and Seller:  _____

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Concerning the Property at _____

(7) This Seller's Disclosure Notice was completed by Seller as of the date signed. The brokers have relied on this notice as true and correct and have no reason to believe it to be false or inaccurate. YOU ARE ENCOURAGED TO HAVE AN INSPECTOR OF YOUR CHOICE INSPECT THE PROPERTY.

The undersigned Buyer acknowledges receipt of the foregoing notice.

Signature of Buyer _____ Date _____ Signature of Buyer _____ Date _____

Printed Name: _____ Printed Name: _____



PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)

05-16-2023

DISCLOSURE OF RELATIONSHIP WITH CONTRACT PROVIDER OR ADMINISTRATOR

RESIDENTIAL SERVICE CONTRACTS. A residential service contract is a product under which a residential service contract provider or administrator (Provider), for a fee, agrees to repair or replace certain equipment or items in a property. Co-payments typically apply to most service calls. Providers are licensed and regulated by the Texas Department of Licensing and Regulation. The extent of coverage and the cost of coverage will vary. Before buying a residential service contract, the buyer should read the contract and consider comparing it with the extent of coverage and costs from several other Providers. **YOU MAY CHOOSE ANY PROVIDER.**

THE PURCHASE OF A RESIDENTIAL SERVICE CONTRACT IS OPTIONAL. The TREC promulgated residential contract forms contain a paragraph in which the parties may negotiate whether the seller will reimburse the buyer the cost of a residential service contract. The choice of the Provider and extent of coverage lies with the buyer. **NEITHER A BROKER/SALES AGENT NOR A SELLER MAY CONDITION THE SALE OF A PROPERTY ON THE BUYER'S PURCHASE OF A RESIDENTIAL SERVICE CONTRACT.**

- | | |
|---|--|
| ☐ Other Broker/Sales Agent will receive no compensation from a Provider. | ☐ Listing Broker/Sales Agent will receive no compensation from a Provider. |
| ☐ Other Broker/Sales Agent receives compensation from the following Provider:

for providing the following services:
_____ | ☒ Listing Broker/Sales Agent receives compensation from the following Provider:
America's Preferred Home Warranty

for providing the following services:
Marketing
_____ |

The compensation is not contingent upon a party to the real estate transaction purchasing a contract or services from the Provider.

The compensation is the fee for the services that Listing Broker or Other Broker, either directly or through an agent, provides to the company. As required by the Real Estate Settlement Procedures Act and HUD Regulation X, any fees paid to a settlement services provider are limited to the reasonable value of services actually rendered.

Other Broker's Name _____	License No. _____	EXP Realty, LLC	
By: _____		Listing Broker's Name _____	License No. _____
		By: <i>Nacole Ricks</i>	08/28/2024
		Nacole Ricks	
The undersigned acknowledges receipt of this notice:			
Buyer _____		<i>Oscar A. Ramos Chacon</i>	08/28/2024
		Seller Oscar A. Ramos Chacon	
Buyer _____		Seller _____	



This form has been approved by the Texas Real Estate Commission (TREC) for use by license holders to disclose payments received from a residential contract provider or administrator. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, (512) 936-3000 (<http://www.trec.texas.gov>) RSC-4.

RSC-4

TXR 2513
3115 Diamond



Wiring Fraud Advisory Notice

Cybercrime is a potential threat in real estate transactions. Instances have occurred where criminals have hacked email accounts of entities related to real estate transactions (such as lawyers, escrow holder's, title company representatives, or real estate brokers and agents). Using email, hackers have invaded real estate transactions and used fraudulent wiring instructions to direct parties to wire funds to the criminals' bank accounts, often to off-shore accounts, with little chance of recovery. It also appears that some hackers have provided false phone numbers for verifying the wiring instructions. In those cases, the buyers called the number provided to confirm the instructions, and then unwittingly authorized a transfer to somewhere other than escrow. Sellers also have had their sales proceeds taken through similar schemes.

PLEASE BE ADVISED THAT eXp Realty, WILL NEVER SEND VIA EMAIL WIRING INSTRUCTIONS RELATED TO YOUR TRANSACTION.

BUYERS/LESSEES AND SELLERS/LESSORS ARE ALSO ADVISED:

1. Obtain the phone number of the Escrow Officer at the beginning of the transaction.
2. NEVER WIRE FUNDS PRIOR TO CALLING YOUR ESCROW OFFICER TO CONFIRM WIRE INSTRUCTIONS. ONLY USE A PHONE NUMBER YOU WERE PROVIDED PREVIOUSLY. Do not use any different phone number included in the emailed wire transfer instructions.
3. Orally confirm the wire transfer instruction is legitimate and confirm the bank routing number, account numbers and other codes before taking steps to transfer the funds.
4. Avoid sending personal information in emails or texts. Provide such information in person or over the telephone directly to the Escrow Officer.
5. Take steps to secure the system you are using with your email account. These steps include creating strong passwords and using secure WiFi as well as two-step verification processes.

If an email or a telephone call seems suspicious refrain from taking any action until the communication has been independently verified. Promptly notify your bank, your real estate agent and the Escrow Officer. The sources below, as well as others, can also provide information:

- The Federal Bureau of Investigation www.fbi.gov
- The National White-Collar Crime Center www.nw3c.org
- On Guard Online: www.onguardonline.gov

The undersigned acknowledge receipt of this Advisory.

Date: <u>08/28/24</u>	Seller/Landlord: <u></u>
Date: _____	Seller/Landlord: _____
Date: _____	Buyer/Tenant: _____
Date: _____	Buyer/Tenant: _____

(For Colorado Residents Only): This form has not been approved by the Colorado Real Estate Commission.



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

TO: Consumer(s)
FROM: eXp Realty
PROPERTY: 3115 Diamond Head Ave, Alton, TX 78573
DATE: 08/27/24

This is to give you notice that eXp World Holdings, Inc., the parent corporation of each of those subsidiaries comprising the eXp Realty® brand of real estate brokerage companies¹ (hereinafter collectively referred to as “**eXp Realty**”), has a business relationship with the following companies listed below:

- **SUCCESS Lending, LLC (“SUCCESS Lending”)** for mortgage loan financing: eXp Realty has an indirect ownership interest in SUCCESS Lending and a business relationship with Kind Partners, LLC, a wholly owned subsidiary of Kind Lending, LLC (hereinafter collectively referred to as “**Kind**”). eXp World Holdings, Inc.’s wholly owned subsidiary, SUCCESS World Holdings, LLC, owns 50% of SUCCESS Lending. Kind also owns 50% of SUCCESS Lending. Because of this relationship, a referral to SUCCESS Lending may provide eXp Realty and Kind, and its and their owners, affiliates, and employees, with a financial or other benefit.
- eXp Realty has a business relationship with, but no ownership interest in, America’s Preferred Home Warranty, Inc. (home warranty services), Transactly, Inc. (real estate transaction coordination services), and SkySlope, Inc. (real estate transaction coordination services). Because of these relationships, eXp Realty, and its owners, affiliates, and employees may receive financial or other benefits

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the settlement of your loan, or purchase, sale, financing 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.**

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
SUCCESS LENDING, LLC This company provides various real estate mortgage loan origination activities either as a third-party originator or a mortgage broker, including loan pre-qualification, loan origination, loan pre-approval, loan structuring, processing and closing. The estimated charges for the settlement services provided by SUCCESS Lending are detailed on the	Loan Discount Fee/points ¹ : 0-4.00% of loan amount Administrative Fee ² : \$1,250.00 Flood Fee: \$7.00 Tax Service: \$86.00 Appraisal Fee: \$525.00 Credit Report Fee: \$32.00 per borrower, unless married co-borrowers in which event it is an aggregate total of \$32.00; \$32.00 per borrower for each repulped credit report. Actual charges may vary according to the particular lender, settlement service product selected, the particular circumstances of the underlying transaction, the state where the property is located, borrower elections, etc. Some or all of these fees may be charged by third-parties.

¹ eXp Realty, LLC (in all states except those that follow); eXp Realty of California, Inc. (in California); eXp Realty of Northern California, Inc. (in northern California); eXp Realty of Greater Los Angeles, Inc. (in central California); eXp Realty of Southern California, Inc. (in southern California); eXp Realty North, LLC (in N. Dakota, Minnesota, and portions of New York, except as further qualified); eXp Realty of Connecticut, LLC (in Connecticut, and Brooklyn, New York); and eXp Realty Associates, LLC (in Brooklyn, mid-town, and downtown, New York City).



COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
Good Faith Estimate being provided to you by your loan officer.	¹ The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates. ² There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE

I/we have read this disclosure form, and understand that eXp Realty is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Consumer 1:

Oscar A. Ramos Chacon

Signature

Oscar A. Ramos Chacon

Print Name

08/28/24

Date

Consumer 2:

Signature

Print Name

Date

(For Colorado Residents Only): This form has not been approved by the Colorado Real Estate Commission.