

## **AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE**

To: Elizabeth Ditto

Property: 1106 Satilla Court, Griffin GA 30223

From: Keller Williams Realty Intown Atlanta

Date: August 13, 2025

**This is to give you notice that Keller Williams Realty Intown Atlanta ("Keller Williams") has the following business relationships:**

- United Quality Title, LLC. United Quality Title, LLC is owned 50% by Metro Atlanta Title Alliance, LLC and 50% by the owner of The Fryer Law Firm (indirectly through other legal entities). Certain members of Keller Williams have an interest in Metro Atlanta Title Alliance, LLC. Because of this relationship, this referral and subsequent referrals between these parties may provide Keller Williams, United Quality Title, LLC, The Fryer Law Firm, Metro Atlanta Title Alliance, LLC and their owners and employees a financial or other benefit.
- Title Partners of Georgia, LLC is owned 50% by Title Partners of Georgia Holding, LLC, 45% by McMichael & Gray, PC and 5% by KT Georgia, LLC. Certain members of Keller Williams have an interest in Title Partners of Georgia Holding, LLC. Because of this relationship, this referral and subsequent referrals between these parties may provide Keller Williams, Georgia Title Partners, LLC, McMichael & Gray, PC, Title Partners of Georgia Holding, LLC, KT Georgia, LLC and their owners and employees a financial or other benefit.

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

Service Provider	Service Provided	Charge or Range of Charges
United Quality Title, LLC	Title – Title Examination Fee	\$225.00
	Title – Closing Protection Letter Fee	\$50.00
	Title – Lender's Title Insurance	\$2.95 - \$4.85 per \$1000 of coverage, based on underwriter and total amount of coverage (minimum \$200.00)
	Title – Owner's Title Insurance	\$3.95 - \$6.60 per \$1000 of coverage, based on underwriter and total amount of coverage (minimum \$200.00)
The Fryer Law Firm	Settlement Fee	\$795.00
	Post-Closing Fee	\$75.00
Title Partners of Georgia, LLC	Title – Title Binder Fee	\$50.00
	Title – Closing Protection Letter Fee	\$50.00
	Title – Lender's Title Insurance	\$2.50 - \$3.50 per \$1000 of coverage, based on underwriter and total amount of coverage (minimum \$200.00)
	Title – Owner's Title Insurance	\$3.40 - \$5.70 per \$1000 of coverage, based on underwriter and total amount of coverage (minimum \$200.00)
McMichael & Gray, PC	Title – Attorney/Settlement Fee	\$875.00
	Title – Title Examination Fee	\$225.00
	Title – Post Closing Fee	\$75.00

### **ACKNOWLEDGMENT**

I/we have read this disclosure form and understand that Agent and Keller Williams Realty Intown Atlanta are referring me/us to purchase the above-described settlement service(s) and they and the other parties listed above may receive a financial or other benefit as the result of this referral.

\_\_\_\_\_  
Buyer Signature

ELIZABETH DITTO  
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\_\_\_\_\_  
Seller Signature

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Buyer Signature

\_\_\_\_\_  
Seller Signature

**ADDITIONAL DISCLOSURE**  
**NOTICE OF BUSINESS RELATIONSHIP**

Additionally, Keller Williams has entered into separate contractual agreements with Boxcar Mortgage, LLC DBA Highland Mortgage, and Shelter Home Mortgage, LLC (collectively "Lenders"), and McMichael and Gray, PC and The Fryer Law Firm ("Settlement Agents") (collectively "the Service Providers") whereby Keller Williams has agreed to provide specific marketing services to advertise the settlement services provided by the Service Providers. Keller Williams is compensated for its performance of each specific marketing service it performs. Keller Williams receives compensation for these services only when they are performed, and payment is NOT contingent upon the referral of business. Keller Williams receives payment from this arrangement whether or not you choose to use the services of Settlement Agent or Lenders.

All marketing materials and information about the Service Providers provided by Keller Williams should be understood as advertising paid for by the Service Providers and in no way construed as an endorsement of the Service Providers' products or services.

Set forth below is the estimated charge or range of charges for each of the settlement services listed. **Keller Williams is in no way requiring the use of the settlement services of the Service Providers.**

Service Provider	Service Provided	Charge or Range of Charges
Boxcar Mortgage, LLC DBA Highland Mortgage	Loan Origination	0.0% - 1.0% of loan amount
	Appraisal Fee	\$550.00 - \$650.00
Shelter Home Mortgage, LLC	Loan Origination	0.0%- 1.0% of loan amount
	Appraisal Fee	\$525.00 - \$1,000.00
The Fryer Law Firm	Settlement Fee	\$795.00
	Post-Closing Fee	\$75.00
McMichael & Gray, PC	Settlement Fee	\$875.00
	Post-Closing Fee	\$75.00

**You are NOT required to use the listed providers as a condition of Keller Williams' services. 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.**

**ACKNOWLEDGMENT**

I/we have read this disclosure form and understand that Keller Williams Realty Intown Atlanta has these separate contractual agreements with the above Service Providers and that Keller Williams receives payment from this arrangement whether or not you choose to use the services of Settlement Agent or Lenders.

\_\_\_\_\_  
Buyer Signature

ELIZABETH DITTO

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Seller Signature

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Buyer Signature

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Seller Signature