CHRISTIE'S INTERNATIONAL REAL ESTATE - SERENO AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

This is to give you notice that @properties, which is wholly owned by At World Properties Holdings, LLC, has a business relationship with Proper Title, LLC, and Proper Rate, LLC, each is a provider of settlement services for real estate transactions. We have established this relationship so that Proper Rate, LLC can facilitate origination of your mortgage loan. Because Proper Title, LLC is a wholly owned subsidiary of @properties' parent company, At World Properties, LLC, an Illinois limited liability company ("Parent Company"), and Parent Company has a 49.9% ownership interest in Proper Rate, LLC, @properties' referral of Proper Title, LLC and Proper Rate, LLC to you may provide @properties and Parent Company a financial or other benefit.

Sereno is owned indirectly by At World Properties Holdings, LLC. Fidelity National Financial Inc., has an indirect ownership interest in Sereno. Fidelity National Financial, Inc. has relationship with the following settlement service providers: Chicago Title Company, Chicago Title Insurance Company, Fidelity National Title Company, Fidelity National Title Insurance Company, Fidelity National Title Company of California, Ticor Title Insurance Company, Ticor Title Company of California, Lawyers Title Company, Commonwealth Title Insurance Company, Fidelity National Disclosure Source, Fidelity National Home Warranty Company and Buyers Protection Group, Inc. Each of these companies is owned by a subsidiary of Fidelity National Financial, Inc.

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 your 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 THOSE SERVICES.

ESTIMATED RANGE OF CHARGES

Title Insurance, Escrow and Closing Services

Sales Price	\$750,000 - \$1,000,000	\$1,000,000 - \$1,500,000	\$1,500,000 - \$2,000,000	\$2,000,000 - \$3,000,000	\$3,000,000 - \$5,000,000	\$5,000,000- \$ 6,000,000	\$6,000,000+
ALTA Home Policy	\$1,944-\$2,368	\$2,368-\$3,028	\$3,028-\$3,644	\$3,939+	\$4,632+	\$5,787+	\$6,365
Lender Title Policy	\$963-\$1,174	\$1,174-\$1,424	\$1,424-1,544	\$1,947+	\$2,472+	\$3,312+	\$3,732
Escrow Fee	\$3,500-\$4,500	\$4,500-\$6,500	\$6,500-\$7,500	\$2,150+	\$2,500+	\$2,500+	\$2,500+

Escrow Rates for over \$6,000,000 will be charged based on the costs incurred and additional responsibilities assumed by the Company and must be agreed to by the customer in writing. In writing includes the customer's approval of the settlement statement.

Property Disclosure Reports:

Disclosure Report \$99 - \$129

Home Warranty \$260 - \$1,135 (for homes under 5000 sq.ft.)

Buyers Protection Group Inc. >\$50 (Pricing is variable) This is to give you notice that @properties has a business relationship with Proper Title, LLC, and Proper Rate, LLC, each is a provider of settlement services for real estate transactions. We have established this relationship so that Proper Rate, LLC can facilitate origination of your mortgage loan. Because Proper Title, LLC is a wholly owned subsidiary of @properties' parent company, At World Properties, LLC, an Illinois limited liability company ("Parent Company"), and Parent Company has a 49.9% ownership interest in Proper Rate, LLC, @properties' referral of Proper Title, LLC and Proper Rate, LLC to you may provide @properties and Parent Company a financial or other benefit.

Set forth below is the estimated charge or range of charges for settlement services offered by Proper Rate, LLC. Interest rates available for Proper Rate, LLC financing products change on a daily basis. You are NOT required to use Proper Title, LLC or Proper Rate, LLC as a condition for your purchase or sale. 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.

PROPER RATE, LLC - ESTIMATED CHARGES (actual costs may vary)

Lender Fee: \$1,290 Application Fee: \$150

Acknowledgement

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

Date: 6/21/2024	Christie's Sereno Client Signature: Navy will kist, Trustee Print Name: Nancy Lucille Reist, Trustee
Date: 6/19/2024	Christie's Sereno Client Signature: Noreen Elizabeth Reist, Trustee