



## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

**TO:** Consumer(s)  
**FROM:** eXp Realty  
**PROPERTY:** 40745 FROGBERRY STREET KENAI ALASKA  
**DATE:**

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 companies<sup>1</sup> (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
<p><b>SUCCESS LENDING, LLC</b></p> <p>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.</p> <p>The estimated charges for the settlement services provided by SUCCESS Lending are detailed on the</p>	<p>Loan Discount Fee/points<sup>1</sup>: 0-4.00% of loan amount                      Administrative Fee<sup>2</sup>: \$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 repulled credit report.</p> <p>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.</p>

<sup>1</sup> 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.	<p><sup>1</sup> 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.</p> <p><sup>2</sup> 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.</p>

**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:** BUYER SIGN BELOW \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

**Consumer 2:**



dotloop verified  
 05/01/26 7:20 PM  
 AKDT  
 TBJ3-F6VY-1JBU-TDE8

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

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



## 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](http://www.fbi.gov)

The National White-Collar Crime Center [www.nw3c.org](http://www.nw3c.org)

On Guard Online: [www.onguardonline.gov](http://www.onguardonline.gov)

The undersigned acknowledge receipt of this Advisory

Date: _____	Seller/Landlord: <i>Jared Kevin Karr</i>	dotloop verified 05/01/26 7:20 PM AKDT MVKF-H7VV-UTK1-BPFR
Date: _____	Seller/Landlord: _____	
Date: _____	Buyer/Tenant: _____	
Date: _____	Buyer/Tenant: _____	



### Affiliated Business Arrangement Disclosure

Buyer: \_\_\_\_\_  
\_\_\_\_\_

Seller: *Jared Kevin Karr* dotloop verified  
05/01/26 7:20 PM AKDT  
MKUG-WKRA-DSWL-H06M

Property Location: 40745 FROGBERRY STREET KENAI ALASKA 99611

This is to give you notice that eXp Realty, LLC and/or its Agents have a business relationship with America's Preferred Home Warranty. All of which are wholly or partially owned subsidiaries of or affiliated with eXp Realty, LLC and/or its Agents. Because of this relationship, this referral may provide eXp Realty, LLC financial or other benefits.

eXp Realty, LLC and/or its Agents, may receive increases in the value of its business based on the profitability of these entities, but neither eXp Realty, LLC nor any of its Agents or employees receives any direct compensation for simply referring closing or title insurance business to any of these affiliated entities.

You are **not** required to use any of these service providers as a condition for purchase or sale of the above property. There are other service providers available with similar services. You are free to shop around to determine that you are receiving the best service and the best rates for those services.

I/We have read this disclosure statement and understand it.

Buyer		<span style="border: 1px solid black; padding: 2px;"><i>Jared Kevin Karr</i></span>	
	Date	Seller	Date
Buyer		<span style="border: 1px solid black; padding: 2px;"><i>Katie Wei Real Estate Professional LLC of EXP Realty LLC</i></span>	
	Date	Witness	Date
Witness		Witness	Date

*Jared Kevin Karr* dotloop verified  
05/01/26 7:20 PM AKDT  
02DH-GCKL-GEFT-85EE

*Katie Wei Real Estate Professional LLC of EXP Realty LLC* dotloop verified  
04/30/26 9:05 PM AKDT  
S8UQ-GHF0-GRVM-T8LZ

## CAUTION—Your Action is Required Soon

U.S. Department of Housing  
and Urban Development  
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538  
(exp. 06/30/2021)

# For Your Protection: Get a Home Inspection

### You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### **The Appraisal is NOT a Home Inspection and does not replace an inspection.**

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

### **FHA and Lenders may not Guarantee the Condition of your Potential New Home**

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### **Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency**

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at [www.HUD.gov](http://www.HUD.gov); Energy Efficiency -- see the DOE EnergyStar Program at [www.energystar.gov](http://www.energystar.gov).

### **Selecting a Trained Professional Home Inspector**

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: [www.ashi.org](http://www.ashi.org) or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

\_\_\_\_\_/\_\_\_\_\_  
(Signed) Homebuyer

\_\_\_\_\_/\_\_\_\_\_  
(Signed) Homebuyer

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

HUD-92564-CN (expiration)



# Home Inspection

Once you've decided on a home, EXP Realty LLC & Licensees recommend that you have the home professionally inspected. You can view the currently licensed Home Inspectors online at <http://www.commerce.state.ak.us/occ/OccSearch/main.cfm> and search the Board HIN. You are strongly encouraged to call and interview several Home Inspectors prior to choosing one. At a minimum, you should interview each Inspector by asking the following questions:

- a. **Are you a licensed Home Inspector (for resale or new construction as appropriate) in the State of Alaska?**
- b. **Do you carry Errors and Omissions Insurance and Liability Insurance?** The Preferred answer is "Yes".
- c. **What are your professional designations?**  
As of July 1, 2004, the State of Alaska requires Home Inspectors to be licensed. You should independently verify the licensure status of any inspector you hire online at: <http://www.dced.state.ak.us/occ/home.htm>. Some inspectors are also licensed engineers and if so are not required to carry a specific Home Inspectors License. Many Inspectors have professional designations. The American Society of Home Inspectors (ASHI) is one such organization. ASHI requires inspectors to pass an exam before they can become members. They also have continuing education requirements. You can learn more about home inspections online at: <http://laborstats.alaska.gov/dio/homeinsp.htm>.
- d. **What is your practical experience in home inspections?**  
Naturally, more experience is better.
- e. **What will be inspected? Roof/attic? Crawlspace? Mechanical, plumbing, electrical, heating systems? Pests and rodents?**  
Be sure to mention any special concerns you may have about the property you are purchasing, and ask the inspector if they can/will address them. General home inspections normally do not include radon, pests, carpenter ants, mold, etc.
- f. **Can I accompany you during the inspection?**  
The Inspector should not only *allow* this; they should *encourage* it as well.
- g. **How much do you charge for the inspection?**  
Fees for these services can vary greatly.

Typically, Home Inspectors will look at the following items (but be sure to verify these when you call):

<b>Structural</b>	Many home inspection organizations have set standards on certain areas of the home that the Home Inspectors look at to determine the integrity of the essential internal and external structural components. Some Home Inspectors <b>may be</b> structural engineers however as a whole Home Inspectors are <b>NOT</b> structural engineers but can identify visual defects in those areas requiring immediate repairs.
<b>Electrical</b>	Do all the outlets work? Does the house use fuses or is there a breaker box? Are there any visible signs of fraying on the wiring?
<b>Plumbing</b>	Are there any leaks or annoying drips? Are all the mechanical systems and fixtures working properly?
<b>Built-In Appliances</b>	Are they functioning properly?
<b>Miscellaneous</b>	Other items may or may not be included in a standard home inspection. Examples: septic systems, roofs, drainage problems, wood decks, patios or other exterior structures. It is very important for you to verify which, if any, of these items are included in your home inspection.
<b>Normally Not Included</b>	Pests, geological or land subsidence surveys and environmental or pollution inspections should be completed separately for your own protection.

## WE RECOMMEND YOU ALWAYS OBTAIN A GENERAL HOME INSPECTION AS WELL AS SURVEYS AND INSPECTIONS IN SPECIALIZED AREAS BEYOND THE SCOPE OF THE GENERAL HOME INSPECTION.

- Allow 2-3 hours for a complete home inspection.
- You should plan on accompanying the inspector during the home inspection to become more knowledgeable with the inspection report and the home being inspected.
- Buyer must schedule the home inspection to take place within a specified number of days after the Seller has accepted the purchase offer.
- The fee for the inspection varies and is largely dependent on the type of property being inspected and is due at the time of the inspection (don't forget your checkbook). The inspection report is provided to the Buyer after the inspection.
- A copy of the inspection report must be provided to the Seller along with a written request for any repairs. Your Realtor will assist you with this request, often referred to as a "Repair Addendum". It is not the purpose of an inspection/repair addendum to request cosmetic items (which can and should be addressed in the original offer), but rather to rectify latent (hidden) defects that affect the value, function, structural integrity, or safety of the home.

**ASK ABOUT A HOME WARRANTY. WE HIGHLY RECOMMEND THAT YOU OBTAIN A HOME WARRANTY TO PROTECT YOURSELF AGAINST LOSS. FOR MORE INFORMATION ON AN HSA HOME WARRANTY GO TO <http://www.onlinehsa.com/> AND REVIEW WITH YOUR REALTOR® THE HOME WARRANTY INFORMATION SUPPLIED BY HSA HOME WARRANTIES FOR GREATER PEACE OF MIND. There are other home warranty providers available providing similar services. You are free to shop around to determine that you are receiving the best services and best rate for these services.**

\_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_