

# H O U S E & H A V E N

R E A L E S T A T E

## Affiliated Business Arrangement Disclosure Statement

**CJBL REALTY, DBA HOUSE & HAVEN**

Property Address: [73 Cortez Avenue, St. Augustine, FL 32080](#)

Date: [02/27/2026](#)

This is to give you notice that CJBL Realty, dba House & Haven- W.H. Sharp Jr, has a business relationship with Sharp Mortgages, Inc.- 100% a provider of mortgages, and with Jacksonville Title & Trust, LLC- 100% a provider of title-related services. CJBL Realty, dba House & Haven- W.H. Sharp Jr is the owner of Sharp Mortgages, Inc. and Jacksonville Title & Trust, LLC and because of these relationships, these referrals may provide a benefit to CJBL Realty, dba House & Haven- W.H. Sharp Jr.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed service providers as a condition of the purchase/sale of your property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Sharp Mortgages, Inc. is a Mortgage Lender. The estimated lenders' fees listed below can vary and could include additional charges depending upon factors such as the loan product you select. There may also be other fees/charges relating to services provided by additional third-party settlement service providers. The estimated charges for the settlement services provided by Sharp Mortgages, Inc. are detailed on the Loan Estimate/Good Faith Estimate being provided to you by your loan officer.

Company	Estimated Range of Charges
<p>Sharp Mortgages, Inc.- This company provides various real estate mortgage loan origination activities, either as a third-party originator or a mortgage broker, including loan prequalification, loan origination, loan structuring, processing and closing.</p>	<p>Loan Discount Fee/points<sup>1</sup>— 0-5% of loan amount                      Application/Processing Fee<sup>2</sup> - \$0.00- \$1000.00                      Flood and tax service: \$0.00- \$125.00                      Underwriting Fee: \$0.00- \$1695.00                      Appraisal Fee: \$0.00- \$650.00                      Credit Report Fee: \$0.00-\$200.00</p> <p>Actual charges may vary according to the lender selected, the particular circumstances of the underlying transaction, borrower elections, etc. Some or all these fees may be charged by third- parties and/or the member mortgage lender/mortgage broker.</p> <p>The member lenders and mortgage brokers have agreed to pay a fee ranging from 0% to 3% of the loan amount to Sharp Mortgages, Inc. in connection with a range of loan origination services provided by Sharp Mortgages, Inc. to the member lender/mortgage broker. The fees are paid</p>

	<p>directly to Sharp Mortgages, Inc. by the member lender/mortgage broker.</p> <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>
<p>Jacksonville Title &amp; Trust, LLC This company provides title insurance and closing services.</p>	<p>Title insurance premium: \$5.75 per \$1000, up to \$100,000 with \$350 minimum \$0 up to \$100,000 - \$5.75 per \$1000 (min \$100) Over \$100,000 up to \$1 Million - \$5.00 per \$1000. Over \$1 Million up to \$5 Million - \$2.50 per \$1000. Over \$5 Million up to \$10 Million - \$2.25 per \$1000. Over \$10 Million - \$2.00 per \$1000. Closing fee: \$500- \$1000 Courier fee: \$50-100 Title Search: \$85- \$350 Endorsements: \$50 each up to 15% of risk rate Simultaneous Issue: \$250 Document Storage: \$50- \$105 Wire Fee: \$50 per wire. Technology fee: \$75-125 2<sup>nd</sup> Mtg Simultaneous closing: \$150 Recording Fee: \$10 1<sup>st</sup> Pg, \$8.50/additional per page E Recording: \$4.75/Document Mail away fee – Mobile Notary incl \$150-250 Municipal Lien Search \$110-150 Power of Attorney Prep fee: \$50 plus recording fees</p>

Buyer:

Buyer:

Seller: *William R. Dixon, Jr.* dotloop verified  
04/16/26 11:17 AM PDT  
FPJA-5A7P-GY7U-RNBE

Seller: