



Affiliated Business Arrangement Disclosure Statement

This is to give you notice that Keyes Company has a business relationship with Capital Partners Mortgage Services, LLC ("Capital Partners"), HomePartners Title Services, LLC ("HomePartners"), and Gallagher Property and Casualty, LLC d/b/a Keyes Insurance ("Keyes Insurance"). The nature of these relationships is that the owner of 100% of Keyes Company owns 100% of Capital Partners; 100% of HomePartners; and 82.69% of Keyes Insurance. Because of these relationships, this referral may provide Keyes Company and its owner a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for settlement of your loan or the 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 THESE SERVICES.

Service Provider	Service Provided	Charge or Range of Charges
HomePartners Title Services, LLC	Title – Owner's Title Policy	\$5.75 per \$1,000 to \$100,000 of coverage \$5.00 per \$1,000 to \$1,000,000 of coverage
	Title – Lender's Title Policy	\$5.75 per \$1,000 to \$100,000 of coverage \$5.00 per \$1,000 to \$1,000,000 of coverage (Simultaneous issue rates not to exceed \$400)
	Title – Endorsements	\$25 - 10% of Combined Title Policy Premiums
	Title – Title Search	\$200 (Residential)
	Title – Closing (Not Short Sale)	\$800
	Title – Closing (Short Sale)	\$2,000
Capital Partners Mortgage Services, LLC	Loan Origination	0% - 3% of the Loan Amount
	Administrative Fee	\$995 - \$1,295
	Processing	\$0 - \$495
	Discount Points	0% - 4% of the Loan Amount
Keyes Insurance	Insurance – Homeowner's Policy	\$500 - \$5,000 for homes valued at \$50,000 - \$250,000 \$1,000 - \$7,000 for homes valued at \$250,000 - \$500,000 \$2,000 - \$10,000 for homes valued at \$500,000 - \$750,000

ACKNOWLEDGEMENT: I/we have read this disclosure form, and I/we understand that Keyes Company is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral.

Property: 21427 Nw 14th Ave

Miami Gardens FL 33169-3003

Hector Cruz
Signature of Seller/Landlord
Hector Cruz

9/15/2026
Date

Malena Concha
Signature of Seller/Landlord
Malena Concha

9/15/2026
Date

Signature of Buyer/Tenant

Date

Signature of Buyer/Tenant

Date